

JOHN W. COPE, PRESIDENT & CEO
T. C. BURNETT, JR., SENIOR VICE-PRESIDENT
KATHERINE INGRAM, VICE-PRESIDENT
JUANITA CALDWELL, CASHIER

DIANE BAGLEY, AUDITOR
JOYCE HOWARD, OPERATIONS OFFICER
TERRY B. TROTTER, EXEC. SECRETARY



June 18, 1986

Mr. Philip D. Martin, Chairman
Profit Motivators International, Inc.
40 Linden
Boulder, Colorado 80302

Dear Phil

I would like to express our satisfaction with the progress made by our bank through the consulting project performed by your firm.

One of our goals was to increase our revenues and restructure our deposit base through the implementation of a comprehensive service fee structure. This goal was accomplished within the first two months of the project.

The other area that benefited from the project was a complete review of our operational procedures. We streamlined many procedures and eliminated redundant systems.

Our current earnings increase will more than exceed a two to one return on our original investment with your company.

Very sincerely

A handwritten signature in black ink, appearing to be 'John W. Cope', is written over a horizontal line. The signature is fluid and cursive.

John W. Cope