



**FIRST
SECURITY
BANK**

JOHN MEACHAM, JR., *Chairman of the Board*
LARRY J. PRATT, C.E.O. & *President*
FRANK WEST, *Senior V.P. & Cashier*
J.C. BURNS, *Senior V.P. & Senior Loan Officer*
WILLIAM R. FLEMING, V.P. & *Trust Officer*

BRANCHES IN BATESVILLE, MARKS AND SARDIS, MISSISSIPPI

P.O. BOX 690 • BATESVILLE, MISSISSIPPI 38606-0690 • 601-563-9311

June 25, 1997

Profit Motivators International, Inc.
Attn: Peter Henthorn
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter,

PMI was hired by the First Security Bank to perform an analysis of the bank's operational and fee income structure. I was elated with the success of this endeavor and the return on my investment in the project. Ray Bruner was knowledgeable and his suggestions were well received by our staff.

Yours Truly,

FIRST SECURITY BANK

Frank West
Frank West,
Executive Vice President
and Cashier

AFW\wp