

Citizens Bank

June 27, 1986

Mr. M. Peter Henthorn, President
Profit Motivators International
40 Linden
Boulder, CO 80302

Dear Pete,


I would like to express my satisfaction with the progress made during our recent consulting project with your firm. Many positive developments resulted from the work completed during this project. Your staff was very professional and extremely knowledgeable of the banking industry.

Two of the primary goals that we wanted to achieve when we began the project was to fine tune every area of the bank to make sure we were working in the most efficient manner possible and to substantially increase the performance level of our staff. These goals were achieved and even exceeded our expectations. In addition, we saw a much stronger interest and involvement develop among our employees. Several employees even emerged as stronger and higher achievers than we anticipated they would.

Also, I am convinced that our bank will benefit greatly in the years to come because of this review of our operational procedures. We feel that it will be instrumental in positioning our bank to meet the challenges of the future and to allow us the opportunity to compete successfully in the financial services arena.

In summary, Citizens Bank & Trust Co. is pleased with the results of the work performed by Profit Motivators and we believe we have taken an important step toward performing at our maximum potential.

Sincerely,



Odean Busby
President & CEO

OB/spf