



BANK OF YAZOO

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July 27, 2022

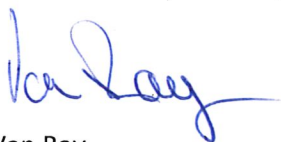
To whom it may concern:

On behalf of Bank of Yazoo City, I would like to offer our recommendation of Profit Motivators International, Inc. In my 38 years with the bank, we have used PMI three times with remarkable success.

Peter Henthorn and his staff collaborated well with our staff to discover ideas that improved our profitability. Recently we were in the process of selecting a new core provider, PMI was able to identify improvements or eliminate processes that help with the section of an improved core system. The recent engagement helped open our eyes as we interviewed core candidates.

PMI will make suggestions to your levels of staffing based on industry standards that will sometimes conflict with your current staffing levels. I have found that this information is a good basis for staffing levels, as we have improved our efficiency and implement innovative technologies.

Peter offers a cost savings with each engagement, and we have exceeded his initial estimate every time we have engaged PMI services. I think you will be pleasantly surprised with the cost saving and enhanced revenue. One revenue idea was beneficial to the bank, my only regret was the **lost years** of revenue.



Van Ray

President\CEO

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