



JOHN T. BLACK  
Chairman of the Board  
and Chief Executive Officer

November 17, 1982

TO WHOM IT MAY CONCERN:

We are pleased to recommend to you Profit Motivators, Inc. This firm has recently made a complete analysis of our bank's operation and organizational structure.

From their analysis has come many recommendations which will provide substantial savings to us in personnel costs and other expenses. We particularly commend their approach to achieving higher levels of productivity throughout the bank, including a system to continuously monitor productivity levels.

We have found the staff of Profit Motivators, Inc. to be knowledgeable, informed, capable and highly professional in approaching their task; therefore, we recommend them without reservation.

Yours truly,

John T. Black  
Chairman of the Board

JTB/sv