



July 5, 2011

Peter Henthorn
Profit Motivators International, LLC
2146 Linden Drive
Boulder, CO 80304

Dear Peter,

I wanted to take this opportunity to thank you for the initial study you prepared for the management team at RMCU. Your insight and depth of knowledge has given me and my management team a tremendous amount of information to digest and contemplate as we consider the changes we have already begun to implement in our operations. Your honesty and direct manner of approaching the issues you found during your visit forced all of the members of my team to step outside of their safety zone and look at what we are doing in a totally different manner. The costs savings that you have recommended will more than pay for the cost of the engagement.

Upon your arrival and at the start of the engagement, my management team and I were skeptical about what you would find and how you would criticize the business model that we have been building over the last three and one half years. But after working with you and seeing the professionalism that you bring to your work, we began to dismiss those concerns and realized the value of your suggestions and recommendations.

Once again, thank you for helping us reduce expenses and increase our net income. I highly recommend Profit Motivators to any financial institution that wants to increase efficiency and net income.

Respectfully,

Ed Stofko
President & CEO