

HOME FEDERAL/GRAND ISLAND
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Barry G. Sandstrom
President & CEO

January 26, 1995

Profit Motivators International, Inc.
Attn: Mr. Phillip D. Martin, Chrm.
2146 Linden Drive
Boulder, CO 80304

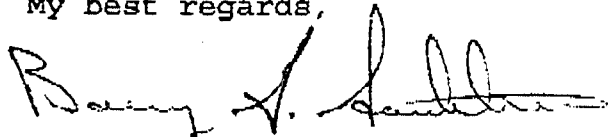
Dear Mr. Martin:

On behalf of our Board, the senior management team, and our employees, we want to take this opportunity to thank you and Mr. John Konrade for the time and effort you have given to Home Federal these past weeks. We are appreciative of your help and very excited about the changes that have been implemented for the betterment of our institution, our customers, and our employees.

The candid and professional process that you used to review our organization in such areas as: teller staffing/scheduling, organizational management, budgeting/product pricing, and income/expense analysis will benefit our entire operation and our "bottom line."

We look forward to a continuing relationship with Profit Motivators, now that you have helped to "reinvigorate" and restructure our organization. If the need arises, we would be more than happy to visit with any of your future clients about the services you provide to Home Federal.

My best regards,



Barry G. Sandstrom
President & CEO

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