

Corporate Office

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January 13, 2010

To Whom It May Concern:

It is with great pleasure that I recommend Profit Motivators Inc. as a first class community bank consulting firm.

For our consulting project, after the initial evaluation and proposal, we worked primarily with Dr. Aaron Small. PMI and Dr. Small always displayed a high degree of integrity, responsibility, and motivation to implement their recommendations for the profit enhancement and cost savings opportunities they identified and we approved. In general we agreed with virtually all of their recommendations and it was a pleasure to work with them. All financial results were achieved and most importantly every recommendation that impacted personnel was implemented without any negative effect on morale.

PMI would be a valuable asset to any community bank and I am happy to give them my wholehearted endorsement.

Sincerely,

David C./Vernon President & CEO

Burbank Road 330.263.5303

Cleveland Road 330.263.1725

Dalton 330.828.2227

Downtown Massillon 330.832.7441

Kidron 330.857.3101

Lodi 330.948.1414

Mayflower 330.833.1622

Midway 330.264.8070

Mt. Eaton 330.857.4301 330.359.5476

Operations Center 330.682.1030

Seville 330.769.3105

Smithville 330.669.2611

West High 330.682.2881