



Your neighbors serving you

May 29, 2019

Mr. Peter Henthorn
President and CEO
Profit Motivators International, LLC
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter:

It was very nice catching up with you a few weeks ago. I truly appreciate the difference you made improving noninterest income and reducing noninterest expense at First National Bank of Orrville. We were able to reduce First National Bank's efficiency ratio into the "fifties" during our tenure.

I have been able to use some of the lessons learned from the Profit Motivators team during my time at Wayne Savings Community Bank. Our recent earnings release boasted an efficiency ratio of 55.1% for the three months ended March 31, 2019.

I would like to wish you the best of luck with your business. Please feel free to use me as a reference.

Sincerely,

A handwritten signature in black ink, appearing to read 'JRS', is written over the word 'Sincerely,'.

James R. VanSickle
President and CEO
Wayne Savings Community Bank