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October 26, 2009

Profit Motivators International, LLC  
Mr. Peter Henthorn  
Mr. Aaron Small  
2146 Linden Drive  
Boulder, CO 80304

Dear Sirs:

Thank you for your outstanding service to First National Bank. Hiring your company to analyze our operations, products, and fee structures was one of our best decisions as a management team in 2009. We have made a great deal of progress at our bank since the current management team arrived in 2007. The approximately \$1 million in annual savings and revenue enhancements you identified will certainly help in our effort to become a high-performance organization.

I would also like to thank you for the forty-plus "free" recommendations and your willingness to help us with implantation issues no matter the size of savings expense or revenue enhancement. I look forward to working with you on a quarterly basis to help us realize the full potential of your recommendations.

Sincerely,

James R. Van Sickle  
Chief Financial Officer

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