



Wewoka/Seminole/Fairfax

April 10, 2014

Re: Profit Motivators Inc.

To whom it may concern:

It is without prejudice that I recommend Profit Motivators for any banking institution. Over the course of a few weeks their program can add hundreds of thousands of dollars to your bottom line. They will change the way you and your staff look at your business. There is no doubt that you have to receive them with an open mind to change and willingness to be a better bank. However they have a staff that has decades of experience that they use to ease you through the process.

Next question is what will it cost? I'm telling you not to worry about what it cost you but worry about what it cost you not to change in this world's competitive environment. Our institution has finished in the top 20 in the nation in our peer group four out of the last five years in profitability. Therefore, you would think that we don't need PMI or that they can't do much to improve our efficiency. The truth is that they paid for themselves the first week in our bank. The increase in profitability that we are going to see going forward in our bank will help us weather the storm of future margin squeeze and rate change.

I encourage you to take time to look into PMI and take time to be a better more profitable bank for your years to come. Should you have any questions regarding PMI please don't hesitate to call me at 405-257-5411.

Sincerely,

A handwritten signature in black ink, appearing to read 'Bryan D. Cain', written over a horizontal line.

Bryan D. Cain  
President



Post Office Box 749 • Wewoka, Oklahoma 74884-0749 • (405) 257-5411  
Post Office Box 1627 • Seminole, Oklahoma 74818-1627 • (405) 303-2265  
Post Office Box 427 • Fairfax, Oklahoma 74637-0427 • (918) 642-3221

