



ALLEGHENY CO. (PA)

U.S. GOVERNMENT EMPLOYEES
FEDERAL CREDIT UNION



LIBERTY CENTER 1001 LIBERTY AVE. PITTSBURGH, PA 15222 Phone (412) 642-2875

Mr. M. Peter Henthorn
Profit Motivators Intl., Inc.
2146 Linden Drive
Boulder, CO 80304

August 22, 2000

Dear Mr. Henthorn,

I just wanted to let you know that I was very impressed with the number of items you pointed out to me that will help us to improve some income areas as well as reducing some expenses. So far from your preliminary analysis, we have achieved nearly a 6 to 1 return on our initial investment.

Many of the things that you pointed out should have been obvious to us, but there is a tendency for some procedures to take on a life of their own. You gave us many areas to investigate and prompted much discussion between departments. I hope to implement the changes over the next several months.

Once again, I want to thank you for your unique insight into our credit union operation. I would recommend Profit Motivators to anyone who would like to improve the operation of their business.

Sincerely,

Owen L. Costello
CEO