SENTINEL **FEDERAL CREDIT UNION**

March 13, 2003

Main Office

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Branch Offices

1430 N. Haines Ave. Suite 101 Rapid City, SD 57701

605-923-1405 Fax 605-348-8047

757 W. 2nd Street P.O. Box 87 Winner, SD 57580

605-842-3581 Fax 605-842-1370 Mr. Peter Henthorn, President Profit Motivators International

2146 Linden Drive Boulder, CO 80304

Dear Peter,

I would like to thank you for the evaluation that PMI has done for our credit union. You have given us the tools with which we can monitor the production in each department on a weekly basis rather than waiting for system financials two weeks after a month has ended.

PMI has given us many recommendations for cost savings and efficiencies, which if we follow should give the credit union a 2 for 1 return on investment. I also value the time spent in supervisor training. I feel that we will operate more as a team with what we have learned.

The staff training time that is now in place should benefit staff and members alike. I look forward to your annual return visits. Although the process was somewhat time consuming, the experience has been illuminating.

Thank you again for the work you have done for Sentinel.

Sincerely,

Maney a. Ellwein Nancy A. Ellwein

President