## SENTUNEL FEDERAL CREDIT UNION

March 13, 2003

## Main Office

2723 LeMay Blvd. Ellsworth AFB, SD 57706

**605-923-1405** Fax 605-923-3960

Mailing Address: P.O. Box 700 Box Elder, SD 57719

## **Branch Offices**

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

**605-923-1405** Fax 605-348-8047

757 W. 2<sup>nd</sup> Street P.O. Box 87 Winner, SD 57580

**605-842-3581** Fax 605-842-1370

Profit Motivators, Inc 2146 Linden Dr Boulder, CO 80304

Dear Mr. Henthorn:

Sentinel Federal Credit Union engaged Profit Motivators in December 2002.

PMI performed a comprehensive review of all services, fees and policies/procedures. Based on their recommendations, we implemented a new staffing system for all branches.

They provided an extensive insight to the operations of the Credit Union. They were professional and worked well with the staff and management team. I would highly recommend their services to anyone looking to maximize their resources and increase profitability. To date, their recommendations have resulted in a 2 to 1 return. There are further recommendations that we have yet to implement, that I am sure will further increase our rate of return.

Thank you, we appreciate the improvements in our operation as a result of this project.

Sincerely,

Cheryl Hubbeling

Loan/Collection Manager

Chery Hubbeling