



May 20, 2014

Mr. Peter Henthorn  
Mr. John Konrade  
Profit Motivators International LLC  
2146 Linden Drive  
Boulder, CO 80304

Dear Peter and John:

We appreciate very much the focus and energy that your team dedicated to Home Federal Bank during your recent engagement with us. Thorough analysis and interviews with our staff enabled your group to provide invaluable insights and direction toward branch staffing efficiencies and savings. In addition, your review of noninterest income opportunities has provided means for us to achieve over \$1 million in combined savings and increased revenue.

We look forward to your continued follow up with our staff to ensure full implementation of the issues and opportunities identified through your consultation. We would recommend your firm to others interested in revenue enhancement ideas as well as cost efficiencies.

Best regards,

A handwritten signature in black ink, appearing to read "Brent R. Olthoff", is written over a light blue horizontal line.

Brent R. Olthoff  
Senior Vice-President/Chief Financial Officer  
Home Federal Bank

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