



May 5, 2014

Profit Motivators International, LLC

Mr. Peter Henthorn
Mr. John Konrade
2146 Linden Drive
Boulder, CO 80304

Gentlemen:

Thank you for your fine work at Home Federal Bank during the past four months. Hiring your company for our project to improve branch and other staffing efficiencies, and analysis and implementation of key non-interest income categories was invaluable in helping us break through longstanding cultural barriers. It was your experience in doing this work across the country that gave you the credibility to recommend and implement more than \$1 million in combined expense savings and new non-interest income for our bank. In addition, your tenacity in creating follow through commitments by our management team was crucial to the overall project success.

I believe the ongoing interaction through new reporting will help us stay on track and allows us to maintain our relationship, unlike many consulting arrangements that cease after the project work is completed. This will help us realize the potential of this project and potentially lead to others in the future.

Yours truly,

A handwritten signature in black ink, appearing to read "Stephen M. Bianchi".

Stephen M. Bianchi
President & CEO

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