



FIRST DAKOTA NATIONAL BANK

Post Office Box 156, Yankton, South Dakota 57078-0156
605-665-7432

September 24, 1992

Phillip D. Martin
Profit Motivators International, Inc.
2146 Linden Drive
Boulder, CO 80304

Dear Phil:

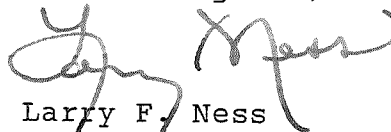
Thank you for your letter of 9/17/92.

Yes, our Bank has made great strides in the last year. We recently completed the construction of a 14,000 square foot addition to our building, and the expansion of our Cedar Street drive-up from 4 to 6 lanes.

Our Walnut Street drive-up is now closed, and we have plans ready to build a new facility in north Yankton.

It was a pleasure working with John Konrade during his engagement here. John is a very talented, capable individual, and we appreciated his perception and recommendations with regard to our Bank operations. We would certainly recommend his services to other potential clients.

Warmest regards,



Larry F. Ness
President

LFN/itv

The Oldest Bank in the Dakota Territory.

Established 1872