

The First National Bank
in Sioux Falls

Main Office
100 S. Phillips • P.O. Box 1186
Sioux Falls, SD 57117-1186
605-335-5100



October 30, 1992

Mr. John A. Konrade, Senior Analyst
Profit Motivators International, Inc.
2146 Linden
Boulder, Colorado 80304

Dear John:

I have enclosed for your information a copy of our response to your work staffing presentation and summarization of The First National Bank in Sioux Falls Trust Department. I thought this may be of some information to you as to how we have reacted to your summarization and the steps we have taken in implementing your recommendations.

We appreciate your efforts on behalf of the Trust Department. The next time you are in town please stop by to say hi. Kind regards.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Richard J. Corcoran', written over the word 'Sincerely,'.

Richard J. Corcoran
Senior Vice President &
Trust Officer

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Enclosure