



Farmers State Bank

Lock Box 289
Flandreau, S.D.



Member Federal Deposit Ins. Corp.
Phone: 605-997-2485

November 30, 1992

Mr. Henthorne
Profit Motivators
2146 Linden
Boulder, Colorado 80304

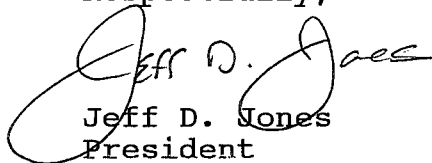
Dear Mr. Henthorne:

I would like to acknowledge one of your employee/professionals for the work performed at our bank. Jon Conrade provided a great amount of expertise, patience, and knowledge to our specific banking environment.

The measures taken to maximize earning were subtle changes that did not alienate staff or customers. Mr. Conrade had a good understanding of small rural bank environments. While cost savings and income generation has been realized, I believe that the long term benefits from Profit Motivators will provide even greater benefits.

Please personally thank Jon for his efforts.

Respectfully,


Jeff D. Jones
President

JJ/bd