

MBC

McKENZIE BANKING COMPANY

P.O. Box 941, 1137 East Wood Street
Paris, Tennessee 38242

March 8, 2000

Peter Henthorn, CPCM
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter,

It has been a pleasure working with you and your staff. Your hands on approach and many years of experience is a valuable asset for any bank, big or small to use and become a much better organization.

Many of your recommendations are common sense type of recommendations but without you most of them would never have been implemented. Your Senior Analysts Jon Konrad was able to work with many of our employees individually and really get to know and understand what they do without making them feel threatened. With this he was able to get a lot of the recommendations that they might never have disclosed and discussed with management because of their fear that it may be a silly idea.

Although you made recommendations that amounted to 5 times your consulting fee. I believe we will be able to use at least 2 times your fee with little or no effect to our overall customer service and satisfaction.

I would recommend your firm to anyone who would be interested in bettering their organization and increasing their bottom line.

Sincerely,



Joe Neumair
VP of Operations