

WNB WESTERN NATIONAL BANK

University & West County Road

RIPLEY KNICKERBOCKER
PRESIDENT & CEO

January 15, 1988

Re: Profit Motivators International

To Whom It May Concern:

We used the above referenced firm for a three week survey during September and October of 1987 and found them to be helpful and knowledgeable. We chose the mini survey rather than the in-depth study they usually perform because we felt that we had already taken a number of steps to improve our bank's basic profitability. In checking three or four of their references, they all spoke highly of them and one of the clients indicated that they told him after three or four days work that he had a good control of his situation and they did not drag the job on further. Their representative worked well with our staff, and there did not appear to be any great apprehension on the part of our staff. There were a number of operational procedures that they recommended that represented technological improvements that we were not aware of. We were satisfied with their work, and I would recommend them.

Sincerely,



Ripley Knickerbocker
President

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