



P O Box 570099
Dallas TX 75357-0099
800.LUVMYCU

February 9, 2001

Mr. Peter Henthorn
Profit Motivators International, Inc.
2146 Linden Drive
Boulder, Colorado 80304

Re: Preliminary Analysis

Dear Mr. Henthorn:

I appreciate your objectivity in reviewing and analyzing the daily operations of Lone Star Credit Union. Periodically, we need objective opinions from a third party, who has the ability and background to provide the necessary insights to benefit the Credit Union.

We were able to immediately effect change within our operation to benefit both our members and our employees, while improving our "bottom line".

It would be my pleasure to recommend your service to any credit union.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jerry L. Clancy".

Jerry L. Clancy
President

JLC/b