City Bank

February 10, 1987

Mr. Peter Henthorn Profit Motivators International 40 Linden Boulder, Colo. 80302

Dear Mr. Henthorn,

I want to take this opportunity to let you know how much we appreciate the opportunity to work with your personnel these last few days in analyzing our bank. As you probably know I had some reservations at the start of this project however, after working with you I find that everyone was very qualified, knowledgeable and professional. I am very sorry that you were not able to come up with procedures which would save us a large amount of money, but however, I can admire you even more for being honest with us in telling us that you were unable to find enough savings to justify your cost. Due to this we feel that we can recommend you to other people who might desire your services.

Wishing you the best of luck, I remain,

Yours sincerely,

B.E. Loyd, President

BEL/agh cc: file