

May 8, 2000

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

Dear Mr. Henthorn:

I just had to let you know how much I personally appreciate your helpfulness to the credit union and to me personally. The short time you spent in my shop your efforts in identifying clogged income streams was commendable. Further, your detailed suggestions to reduce expense that are eroding return on assets are most beneficial.

I might have eventually discovered and implemented the ideas you listed. However, in your brief visit you quickly identified items saving me time and money. You may not realize how much your ideas helped—but within a month we are already seeing a delightful return on investment with you. Providing me the tools to persuade the board to implement the ideas was essential to my success. Thank you!

Again, thank you for your insight into our operations. It will help us manage our credit union with more ease, more income and less expense. I highly recommend Profit Motivators to anyone who wants to improve operations in their business.

Yours truly.

L. Wayne Mansur

President & CEO