

# FirstBank

"Your Community Bank Since 1885"

FARMERSVILLE • LAVON • PRINCETON

**W. Craig Overstreet**  
Chairman / President

May 26, 2006

Mr. Peter Henthorne, President  
Profit Motivators International, LLC  
2146 Linden Drive  
Boulder, CO 80304

Dear Peter:

On behalf of First Bank, Farmersville, Texas, I wanted to express our appreciation for the preliminary study you performed in 2003. Your knowledge, professionalism and on-site assistance in implementing many of your recommendations continue to benefit our bottom line profitability even today. Other financial institutions would be well served by engaging your firm to review operating expenses and numerous other areas..

We are pleased to extend a strong recommendation regarding the services of Profit Motivators International and look forward to working with you again in the future.

Sincerely,



W. Craig Overstreet  
Chairman/President

WCO/rr

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