



September 8, 2006

Mr. M. Peter Henthorn
President & CEO
Profit Motivators International, LLC
2146 Linden Drive
Boulder, Colorado 80304

Dear Peter:

I want to thank you for the great job that you and John did for Happy State Bank. I/we were most pleased with both the savings "opportunities" as well as the additional income processes that you found for our bank.

As you well know, I was a bit skeptical as to whether you would be successful in your quest to improve our bottom line. I can tell you today that the process was well worth it and we do look forward to an ongoing relationship with Profit Motivators.

You all were most courteous, professional and unobtrusive in working with our staff, and the overall process you used was quite efficient.

Please feel free to use this letter as a reference and/or testimonial when soliciting other banks for their business. I will also be more than "Happy" to personally answer any questions from your prospective bank customers.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Pat Hickman".

J. Pat Hickman
Chairman & CEO

JPH/tn