



TEXAS TECH FEDERAL CREDIT UNION

September 28, 2011

To whom it may concern:

It is with great pleasure that I offer a recommendation for Profit Motivators International, Inc. as a credit union consulting firm. Pure and simple, PMI will help your credit union earn substantially more money.

Peter Henthorn of PMI offered our credit union assistance in discovering ways to both increase revenue and decrease expense. PMI offers a 2:1 hard dollar return on the cost of its consulting fees. This return on investment is unbelievable, but, in our case, true. In fact, PMI easily exceeded a 6:1 return for our credit union.

PMI helped our credit union reanalyze staffing, non-interest income, and employee performance issues. All three of these areas have improved considerably as a direct result of our involvement with PMI.

I do offer some caution: Peter will suggest ideas and opinions that will be inconsistent with how your credit union has operated in the past. He will challenge even the most trivial assumptions in order to find ways to boost your credit union's profitability. If you do not want frank and unfiltered feedback, do not engage PMI. Although, Peter does heed to the core objectives of your credit union and works to maintain those objectives while recommending changes.

If I can be of any further assistance, please feel free to contact me at (806) 742-7088 x231.

Sincerely,

Todd Ehlers
Chief Operating Officer