

Thurston Co.

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Hoquiam Simpson's Branch (360) 533-4500

Hoquiam Timbermen's Branch (360) 533-0303

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Pierce County 1902 64th Ave. W Fircrest, WA 98466

Fircrest Branch (206) 564-3780

South Tacoma Branch (253) 472-2884

Eatonville Branch (360) 832-7200

Lewis County 1230 S. Gold St. Centralia, WA 98531

Centralia Branch (360) 330-1500

Toledo Branch (360) 864-6102

Winlock Branch (360) 785-3553

FCB Financial Services, Inc. 1-888-498-3347 (360) 705-4880

Mortgage P.O. Box 1367 Olympia, WA 98507 (360) 458-6440 1-800-622-3518 April, 1998

TO WHOM IT MAY CONCERN:

Re: Profit Motivators International Inc.

In late 1996, First Community Bank was in search of a consulting firm to study the operations of a couple of departments and provide recommendations on operational efficiencies within those areas. After meeting with the principal professionals at PMI, we were convinced to take an integral look at all of our operations.

Two commitments on PMI's part were key in our decision making. They pledged that: the savings on the recommendations we chose to implement would immediately more than cover our total project costs and that PMI consultants would implement the recommendations. We were in a period of fast growth and acquisition and our employees, while they might understand what needed to be implemented, did not have the resources to undertake that phase.

The project spanned several quarters. During that period, the operations of the bank changed as a result of acquisitions and expansion of branches. The promises made by PMI were kept - we have recouped more than our project costs through savings and additional revenues and they assisted or led in the implementation of recommendations when we required. We continue to implement recommendations that our internal task force feels are feasible for our organization and continue to find ways to be more efficient, increase revenues and decrease expenses.

Sincerely,

Ken. F. Parsons President/CEO

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