



1001 MAIN STREET
P.O. BOX 6003
EVANSTON, WY 82931-6003
307-789-3864
1-800-274-7086
FAX: 307-789-5393
www.fnbwest.com

September 30, 2002

Mr. Peter Henthorn, President
Profit Motivators International
40 Linden Drive
Boulder, CO 80302

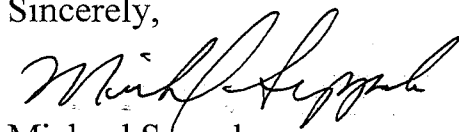
Dear Peter,

I would like to take this time to thank you and your staff for the work you have done for First National Bank—West. During the time your company spent here your staff was courteous and professional and the work you did was thorough and complete.

The proposals you made to our company were presented in an easy to understand format. Each proposal was relevant to the banking industry today and especially relevant to the profitability of First National Bank—West. Upon full implementation of your proposals we expect to net three times your original estimate in increased earnings. All of this was accomplished without jeopardizing our reputation as the leading provider of quality customer service in our market.

Please feel free to use this letter as my recommendation for Profit Motivators International and the service your company provides.

Sincerely,


Michael Seppala
President