



Corporate Office
112 West Market Street
P.O. Box 57
Orrville, Ohio 44667
T: 330.682.1010
F: 330.684.2154
www.fnbornville.com

January 13, 2010

To Whom It May Concern:

It is with great pleasure that I recommend Profit Motivators Inc. as a first class community bank consulting firm.

For our consulting project, after the initial evaluation and proposal, we worked primarily with Dr. Aaron Small. PMI and Dr. Small always displayed a high degree of integrity, responsibility, and motivation to implement their recommendations for the profit enhancement and cost savings opportunities they identified and we approved. In general we agreed with virtually all of their recommendations and it was a pleasure to work with them. All financial results were achieved and most importantly every recommendation that impacted personnel was implemented without any negative effect on morale.

PMI would be a valuable asset to any community bank and I am happy to give them my wholehearted endorsement.

Sincerely,

A handwritten signature in blue ink, appearing to read "David C. Vernon".

David C. Vernon
President & CEO

Burbank Road
330.263.5303

Cleveland Road
330.263.1725

Dalton
330.828.2227

Downtown Massillon
330.832.7441

Kidron
330.857.3101

Lodi
330.948.1414

Mayflower
330.833.1622

Midway
330.264.8070

Mt. Eaton
330.857.4301
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Operations Center
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Seville
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October 26, 2009

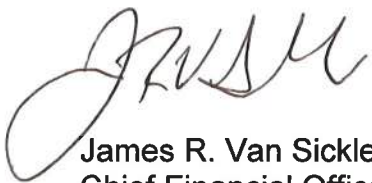
Profit Motivators International, LLC
Mr. Peter Henthorn
Mr. Aaron Small
2146 Linden Drive
Boulder, CO 80304

Dear Sirs:

Thank you for your outstanding service to First National Bank. Hiring your company to analyze our operations, products, and fee structures was one of our best decisions as a management team in 2009. We have made a great deal of progress at our bank since the current management team arrived in 2007. The approximately \$1 million in annual savings and revenue enhancements you identified will certainly help in our effort to become a high-performance organization.

I would also like to thank you for the forty-plus "free" recommendations and your willingness to help us with implantation issues no matter the size of savings expense or revenue enhancement. I look forward to working with you on a quarterly basis to help us realize the full potential of your recommendations.

Sincerely,


James R. Van Sickle
Chief Financial Officer

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