



**ROCHESTER COMMUNITY
SAVINGS BANK**

90 FRANKLIN STREET
ROCHESTER, NEW YORK 14604

August 22, 1990

Mr. Bill Cobb
Peak-Time Management Advisors
32 Cranbury Road
Westport, CT 06880

Dear Bill:

As we near the completion of our installation of the Peak-Time teller system at RCSB, I thought it appropriate to let you know how completely satisfied I am with the system and to express my personal appreciation for all your hard work.

The system is exactly what you promised. RCSB has been able to not only increase efficiency and lower costs on our branch teller lines, but at the same time, improve the quality of service we provide to our customers. You told us this would happen and it has. We have not yet had the program in place long enough to measure its effect on teller turnover, but I am confident that we will see a positive impact.

I was extremely pleased with your work with the RCSB branch managers. Your interpersonal skills and knowledge of what life in a retail branch is like were invaluable in insuring that the new Peak-Time system was viewed positively by a group of veteran managers who will "tune-out" those supposed experts who have quick solutions to long-term branch problems. In your case, they recognized early on in the process that you knew your business and that your system was, in fact, based on practical knowledge of branch operations. Also, you recognized the managers as experts in their field and treated them accordingly.

I wish you great success as you move forward with the Peak-Time system. Please feel free to use this letter as a recommendation of the Peak-Time system and do not hesitate to refer potential clients to me should they want information. Thanks for a great job.

Sincerely,

Alan B. Morley
Vice President
Branch Administration

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