

January 7, 2016

Business Record
Jason Swanson &
Forty Under 40 Selection Committee
100 4th Street
Des Moines, IA 50309

RE: Forty Under 40 Nomination – Class of 2016

Dear Mr. Swanson and Forty Under 40 Selection Committee,

I am honored to have been selected by West Bank's Executive Management team to apply for this prestigious recognition. I have attended numerous Forty Under 40 events in the past and always leave amazed and inspired by the individuals selected.

As a professional in the Commercial Lending and Banking industry I have worked hard over the past 11 years to build my career and establish trusted and valued relationships with my clients. I have recognized there are unconscious biases for women in the industry that create barriers for advancing to executive level positions. In response to this, a group of coworkers and I established the West Bank Women's Impact Network to support one another and provide bank sponsored leadership development opportunities.

I feel fortunate that I get to work for an organization that values and promotes its employee's involvement in the communities we serve. I'm passionate about improving the mental health services and outcomes provided to our youth, seeing that all children have resources to learn how to read, helping women business owners succeed and providing better access to various performing arts and cultural experiences in Des Moines. The organizations I have volunteered my time for, such as Orchard Place and IWLC, strive to accomplish these things.

Most importantly, I work and volunteer my time to support my family, my 4-year-old daughter Josey Jane, my twin girls scheduled to arrive later this month, and my extremely supportive husband, Joe.

Thank you for your time and I sincerely appreciate your consideration of my application.

Best Regards,

A handwritten signature in black ink, appearing to read "Jayme Fry", with a stylized flourish at the end.

Jayme Fry

Jayme Fry

14216 Dellwood Drive · Urbandale, IA, 50323

Cell: 773-841-6675

jaymeheaberlin@yahoo.com

QUALIFICATIONS

- Bank officer with over ten years of commercial lending and related portfolio management experience.
- Analytical and innovative in creating loan solutions that meet customer needs while optimizing bank profitability goals.
- Strong communication and leadership skills which fosters both customer loyalty and respected professional relationships.

EXPERIENCE

October 2012-Present West Bank West Des Moines, IA
First Vice President-Commercial Banker

- Responsible for business development activities including researching, contacting and meeting with commercial loan prospects.
- Manage commercial loan portfolio of \$40MM.
- Review and analyze financials as needed to make credit decisions within lending authority
- Prepare credit presentations for submission to Executive Loan Committee & Directors Loan Committee

January 2011-October 2012 West Bank West Des Moines, IA
Second Vice President-Senior Credit Analyst

- Reviewed and spread business and personal financials for a wide range of industries and company sizes.
- Analyzed financials and assessed risk associated with credit relationships above \$250M.
- Co-authored credit presentations reviewed by Executive Loan Committee and make recommendations on ways to mitigate risk associated with insufficient cash flow, leveraged balance sheets, collateral short falls, weak guarantors, etc.
- Accompanied Commercial Bankers on customer calls related to commercial credit needs.
- Led monthly lender team meetings which included review of maturing loan reports, pipelines, past dues and loan exceptions.

July 2007-January 2011 South Central Bank, N.A. Chicago, IL
Vice President-Commercial Lending

- Met with existing and potential customers regarding SBA, C & I and commercial real estate loans.
- Analyzed financial statements to assess applicant credit quality including review of profitability, operating and capital ratios, property cash flow, debt service coverage ratios, collateral valuation and personal creditworthiness.
- Approved commercial credits within lending authority and presented sizable credits to other loan committee members for review and approval.

- Prepared and presented sizable credits to correspondent banks for loan participation consideration.
- Structured and negotiated competitive loan proposals and provided guidance on overall credit quality improvement to declined applicants.
- Initiated bank deposit relationships with loan customers and cross-sold other available products within the bank.
- Managed \$50MM commercial loan portfolio.
- Oversaw commercial loan department staff whose responsibilities included processing and servicing loans, advances and renewals for commercial lines of credit and construction loans, mortgage maturities, real estate tax payments and escrow analysis, SBA loan reporting, adverse asset management and monitoring loan documentation requirements.
- Presented month-end commercial loan department pipeline, watch list and closed loan reports to bank Board of Directors.

Other positions held within South Central Bank:

May 2006-July 2007; ***Assistant Vice President-Commercial Lending***
February 2005-May 2006; ***Commercial Loan Administrator***

EDUCATION

December 2004 University of Iowa Iowa City, IA
Bachelor of Business Administration in Finance &
Bachelor of Fine Arts in Dance
GPA: 3.71 & 3.84

VOLUNTEER WORK

| | |
|------------------------|--|
| July 2013 – Present | Orchard Place, Foundation Board |
| January 2014 – Present | West Bank Women's Impact Network, Committee Co-Chair |
| January 2015 – Present | Commercial Real Estate Women Iowa, Board Treasurer |
| June 2015 – Present | Iowa Women Lead Change, Invest In She Committee Volunteer |
| August 2015 – Present | Ballet Des Moines, Artistic Committee |
| October 2015 – Present | Winefest Des Moines, Board Member |

Jayme Fry



First Vice President/
Commercial and Industrial Lending

515-222-2300

1601 22nd Street, Suite 100, West Des Moines, Iowa 50266

DOB: 5/22/1982



A graduate of the University of Iowa with a BA in Finance and BFA in Dance, Jayme Fry joined West Bank as Senior Credit Analyst in 2011. At the time she had six years of experience in Chicago working for South Central Bank, N.A. in their commercial lending department. In 2012, she was promoted to commercial banker in the Commercial and Industrial Lending Department. Currently, she manages a commercial loan portfolio of \$40,000,000.

Supporting Women in Leadership

In 2014, recognizing the need for mentoring of women business owners and advocating for the advancement of women in the banking industry, Jayme and a group of co-workers established the Women's Impact Network (WIN) at West Bank. WIN has presented several professional development programs and networking events for women business owners and West Bank employees. The events have been well-attended and well-received.



*Reinforcing the development of important
business/life skills - like golf!*

In a similar vein, she serves as the board treasurer for Commercial Real Estate Women (CREW) and is a committee member for the *Invest in She* event for Iowa Women Lead Change. She is also member of the National Association of Women Business Owners (NAWBO).

West Des Moines Leadership Academy

A member of the 2014 graduating class of the West Des Moines Leadership Academy, Jayme's team chose to establish a reading program for children at Hillside Elementary School in West Des Moines.

"It takes \$5,000 in seed money to bring the Everybody Wins! Iowa reading program to a school," says Jayme. "There was no school in West Des Moines that had the program at

the time, but Hillside had a huge need for it because a large percentage of their kid's families use English as a second language at home or live under the poverty level, so many of them were reading below their grade level.”

A WDLA 2014 class member whose children attend Hillside recommended that the team help raise the money and find some organizations to provide mentors for the students.



“We ended up raising just over \$15,000 and requested the money be allocated exclusively to Hillside so we could ensure their kids had access to the program for at least three years,” Jayme continues. “I served as a mentor to a 1st grade girl named Vanesa the

first school year and got to see the impact. The kids truly loved coming and spending that time every week reading with an adult.”

Orchard Place

Since 2013, Jayme has served on the board of directors of Orchard Place Foundation. Orchard Place is the Greater Des Moines area’s oldest locally-based charity providing mental health treatment and expertise for Iowa's children. She is a champion for young people and passionate about providing the services they need to succeed.



Orchard Place Spelling Bee Fundraiser with co-workers Aldrich Cabildo & Gabe Olson.

Ballet Des Moines

Dance has been part of Jayme’s life since childhood and she earned a BFA in Dance from the University of Iowa, so it is no surprise that she now serves on the Artistic Committee for Ballet Des Moines.

Other Community Activities

Jayme recently joined the board of directors of WineFest Des Moines. She also volunteers for Young Women’s Resource Center and Make-A-Wish Iowa.

Family Life

Jayme is married to Joe Fry. They have a 4-year-old daughter Josey Jane who is about to be joined by twin sisters.