

Dear Forty Under 40 Panelists,

I am pleased to write this letter of recommendation on behalf of Karen Postma. Karen and I have worked together since she started at TMG (The Members Group) in 2006. From the outset, Karen has been an unparalleled resource for our fraud teams. In fact, under her leadership, our fraud teams saved clients more than \$40 million in potential losses in 2015.

Karen is a leader in every sense of the word. She lifts up those around her, working hard to make them better, more equipped and respected leaders in their own right. She can see the strengths of her colleagues and clients and works to ensure that others see them in this light as well. Karen's mentorship work has been instrumental in developing the next group of TMG thought leaders.

Our clients love Karen because she is very much their advocate, constantly searching for a way to make their lives easier. Karen has the confidence and drive to avoid using "no" or "that's not possible" as a final answer. Whenever a tough issue is before her clients, Karen steps in and researches it to completion (whether or not that falls into her job description). Our clients know they won't receive sugarcoated responses from Karen, as she is always sure to provide straightforward and well-thought out solutions.

Karen recently led a team that built and deployed a company-wide brand, which has had a major impact on the level of service TMG delivers for our clients and consumers. One of the results of this program is an increased awareness of the exceptional services and support we're able to provide during each interaction.

Other initiatives Karen has led include valuable process improvements that have increased efficiencies dramatically for TMG, its clients and consumers. She has also assisted in the development of a fraud consulting line of business for TMG.

If I can provide any additional information or clarification, please feel free to contact me.

Sincerely,
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