

January 14, 2016

Des Moines Business Record Attn: Forty Under 40 Selection Committee 100 4th Street Des Moines, Iowa 50309

Dear Forty Under 40 Selection Committee:

I had the pleasure of managing Brian Day in his role as The Members Group's Dwolla Project Leader from 2011-2013. In this capacity, Brian and I helped credit unions across the nation implement Dwolla – a pioneering online payment system that sidesteps credit cards. I am pleased to recommend him for inclusion in the next Forty Under 40 class.

Brian is a tireless leader whose energy is contagious and inspiring. He is a trailblazer in everything he does, bringing innovative approaches to whatever he works on. Brian inspires those around him to learn, to grow personally and professionally, and to create change.

While often financial institutions are not ones to embrace change, Brian is a professional on the razor's edge of the industry, pushing banks and credit unions to adopt new innovations that will positively impact their members and customers. He is a pioneer in recognizing digital and mobile payment trends and understanding how these trends will impact financial institutions. This big picture approach has generated his reputation as a respected thought leader.

In addition to his leadership within TMG, Brian shares his ability to lead and collaborate outside of work. He is a member of the Iowa chapter of the American Marketing Association (AMA) and The Greater Des Moines Toastmasters Club. He has also participated in the Iowa Women of Innovation Awards as well as the Iowa Women Lead Change: Invest in She event.

It is my honor to support Brian's application for the Business Record's "Forty Under 40" recognition.

Sincerely,

Jeff Russell President and CEO