

January 10, 2017

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

Members of the Selection Committee:

One of my favorite things to do at the beginning of each year is to recognize one of our bright young professionals at Bankers Trust who commits time and talent to our business and the community. This year, Joe DeJong is the Bankers Trust employee our Executive Committee and I unanimously selected as our top candidate for the *Business Record's* 2017 "Forty Under 40" class.

Since joining Bankers Trust, Joe has not only grown in his role as a Senior Lender but he has also found ways for Bankers Trust to expand its commercial business into new areas of lending. Due to his determination and expertise, the Bank is now nationally recognized when it comes to the unique skills required for ESOP lending. After pursuing this line of business for the past five years, Joe has built a \$110 million portfolio from the ground up. We expect this to double in size by the end of this year—making it one of the Bank's largest growth opportunities.

In his position, Joe also is responsible for originating and servicing commercial lending relationships, as well as supervising and training other commercial relationship managers and credit analysts. Before his work in ESOP lending, Joe managed a commercial loan portfolio in excess of \$320 million. On a daily basis, he is involved with new business development and ensures compliance with banking regulations and loan policies.

As background, Joe began his career at Bankers Trust in November 2002, serving as a Credit Analyst in the Commercial Banking Department until 2005. He then worked at Wells Fargo before returning to Bankers Trust in 2008 as Vice President, Commercial Lender. In 2012, he was promoted to Senior Lender and Senior Commercial Relationship Manager shortly thereafter. He is currently attending the prestigious Graduate School of Banking.

Joe is dedicated to his job and always displays the highest degree of integrity, responsibility, and ambition. I am impressed with Joe's enthusiasm, his work ethic as a young professional, and the leadership skills he exemplifies. He has been recognized numerous times with service awards from the Commercial leadership team and his peers.

Joe also makes time for many worthwhile endeavors within our community. For the past nine years, he has been actively involved with the Orchard Place Foundation Board. He has served as Board President, and remains committed to the board even after serving in this leadership capacity—not something that

Forty Under 40 Selection Committee - Joe DeJong Nomination

Page 2

January 10, 2017

often happens. Under his leadership, the Orchard Place Foundation has made substantial progress in reshaping the board and refocusing its fundraising approach.

I wholeheartedly believe Joe is an exemplary candidate for the Forty Under 40 recognition and am honored to be his nominator on behalf of both myself and the entire team at Bankers Trust.

If you have questions or need anything further, please feel free to contact me directly.

Warmest personal regards,

A handwritten signature in black ink, appearing to read "Luke B. Smith". The signature is fluid and cursive, with a large initial "L" and a stylized "B".

SR/ea



Donald J. Coffin
President and
Chief Lending Officer
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Forty Under 40 Selection Committee
Des Moines Business Record
100 4th Street
Des Moines, Iowa 50309

Members of the Selection Committee:

Please accept this letter of recommendation as my strongest level of support for Joe DeJong as a candidate worthy of "Forty Under 40" recognition.

Joe was one of the first people I hired after joining Bankers Trust during the heart of the economic recession—when he had no clients—and I have enjoyed watching him grow in his role ever since. In fact, I personally selected him as the 2014 Bankers Trust "Lending Sales Person of the Year," and his co-workers have also presented him with numerous honors.

After beating out 40 other banks to win an ESOP lending client in 2011, Joe saw and acted upon an opportunity to enter a new line of business for the Bank. Joe now serves as Managing Director of ESOP Financing, where he has created an ESOP lending portfolio that will likely exceed \$220 million at the end of 2017. It is important to note that this is business Bankers Trust would not otherwise have in its portfolio.

Joe now attends and presents at all regional and national ESOP conferences. He is constantly sought as a speaker and expert in lending for these unique plans. Most recently he was a panelist at the CFA Society of Iowa, Iowa/Nebraska Winter Conference, and Midwest ESOP Conference on Business Acquisitions.

Joe is not only committed to growing his career at Bankers Trust, I have personally witnessed his deep commitment to the Orchard Place Foundation Board. While many young professionals spread their time giving back among numerous organizations, Joe has deeply connected with this nonprofit that serves youth with mental illness. He has served in many leadership roles, including president. He has helped raise both awareness and funds to support the organization's important work by expanding the board's make-up, growing existing events, creating new events, and cultivating long-term relationships. In addition, Joe coaches youth soccer, baseball, and football teams.

Forty Under 40 Selection Committee – Nomination of Joe DeJong

Page 2

January 10, 2017

As last year's Forty Under 40 Alumnus of the Year, I cannot think of a better candidate for the 2017 Forty Under 40 class than Joe DeJong. We have worked side-by-side for eight years and I have 100 percent confidence that he will continue growing in both his professional career and community involvement.

Thank you for giving this nomination your strongest consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Don C. C. J." with a stylized flourish at the end.

DC/ea



January 11, 2017

To Whom It May Concern:

I am pleased to nominate Joe DeJong for 40 Under 40 this year. I've known Joe for four years through his Foundation Board work with Orchard Place. Joe's achievements while serving as Foundation Board President and then as a participating board member:

- Recruitment of six board members with a passion for our mission and for friend and fundraising.
- Laid the ground work for this past years' record fundraising efforts of over \$1 million.
- Created momentum in Orchard Place fundraising efforts specifically around corporate donors and sponsorships.
- Instrumental in launching the "Orchard Place Moonlight Classic" annual bike ride which has raised more than \$240,000 in the past four years.
- Launched the first children's Mental Health Awareness event for Orchard Place.

Joe is a passionate believer in our mission, has mentored youth in our programs, and encourages all Foundation board members to involve themselves with our youth.

Orchard Place provides mental health services and supports to more than 9,500 youth and their families annually. Joe has been an integral part over the past four years in helping sustain our work.

Sincerely,

A handwritten signature in black ink, appearing to read "Anne F. Starr", is positioned below the "Sincerely," text.

Anne F. Starr

President and CEO



January 10, 2017

To Panel Members Choosing the 2017 Forty under 40 Awards,

I am very happy to write this letter of recommendation for Joe DeJong who is a Vice President and the Managing Director of ESOP Finance at Bankers Trust. Joe and his team have been our “go to” ESOP finance experts for the past several years. He was instrumental in working with CI³ to put together a financial package that was economically attractive and also allowed us to bring our banking business back to Des Moines. Our ability to work together with a banker that is knowledgeable in the many different ESOP strategies and regulations is a resource we value immensely and has helped us to continue on our growth path.

Joe has always performed his job with the utmost knowledge and skill. Business issues are presented and discussed with a high degree of professionalism obtained from his education and experience. I look forward to our meetings and value our relationship.

But Joe is not just about business. Joe enjoys talking about how proud he is of his family and their many activities. He also participates in several community events and organizations. One association in particular that requires extreme diligence is his work at Orchard Place. As a leader, he has helped this shelter for challenged young people become better known and better financed through his work with them.

In closing, Joe is one of those people I have met through business that I clearly trust. He has done an outstanding job representing himself and Bankers Trust. I have met and worked with many Forty Under 40 Award Winners during my career. Taking into account his career, his civic activities and his love of family and friends, Joe would be an asset to the group and would bring a perspective that would be truly beneficial.

Sincerely and with Best Regards,
Control Installations of Iowa, Inc.

Wayne C. Hansen

Wayne Hansen, CEO



January 10, 2017
Business Record Forty Under 40
100 Fourth Street
Des Moines, IA 50309

My name is Roger Hargens, CEO/President of Accu-Mold, LLC in Ankeny, IA and this is a letter of recommendation for the nomination of Joe M. DeJong.

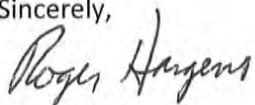
I met Joe shortly after his start at Bankers Trust and after our current Lending Officer retired, Joe took over and was completely up to speed with his understanding of our business needs. His follow up and follow thru very much impressed me as well as his on-site visits with our Team.

Joe has always conducted himself professionally, and with a unique sense of humor, made all of us comfortable around him.

Joe's commitment to Civic Organizations is a true testament of his character of helping others. This is why he has a great future ahead of him and why we are glad to be associated with him.

I strongly encourage you to recognize Joe for this honor.

Sincerely,



Roger Hargens
CEO/President
Accu-Mold, LLC
1711 SE Oralabor RD
Ankeny, IA 50021
rhargens@accu-mold.com



January 10, 2017

To Whom It May Concern:

I'm writing this letter in support of Joe DeJong's nomination for the Business Record's Forty Under 40 Award for 2017.

Our business is very complex and, because of this, can be very demanding to our outside business partners, including our bank partners.

We have banked with Bankers Trust for over 70 years and, therefore, we have had many relationship managers over the years. The transition several years ago to Joe assuming the role of relationship manager for our many businesses has been seamless. And, during our time together, Joe has demonstrated a "can-do" attitude and has met all challenges presented to him with professionalism and respect. He is a problem solver and a great advocate for both Bankers Trust and our business.

Joe DeJong would be an excellent choice for the Business Record Forty Under 40 Award.

If you have any questions or wish to discuss this further, please do not hesitate to contact me.

Very truly yours,

THE RASMUSSEN GROUP, INC.

Wayne Nyberg
Chief Financial Officer