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Suku Radia

CEO and President

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January 6, 2014

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

Members of the Selection Committee:

I am writing this letter supporting the nomination of Joe DeJong of Bankers Trust Company for the *Business Record's* 2014 Forty Under 40 Award program.

Joe graduated from the University of Northern Iowa and received a Bachelor of Arts in Accounting with a minor in Real Estate. He began his career at Bankers Trust in November 2002 until 2005 as a Credit Analyst in the Commercial Banking Department. Joe worked at Wells Fargo for a few years and returned to Bankers Trust in 2008 as a Vice President, Commercial Lender. In 2012, Joe was promoted to a Senior Lender and currently holds the title of Senior Commercial Relationship Manager. In this position, Joe is responsible for originating and servicing commercial lending relationships and supervising and training other commercial relationship managers and credit analysts. Joe also manages an individual loan portfolio in excess of \$150 million. On a daily basis, he is involved with new business development and ensures compliance with banking regulations and loan policies. Joe is also a voting member of Bankers Trust's senior loan committee.

Joe is dedicated to his job and always displays a high 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.

While committing much of his time to Bankers Trust Company, Joe makes time for many worthwhile endeavors within our community. For the past six years, Joe has been actively involved with the Orchard Place Foundation Board. He was named President this past June and has made substantial progress since then in reshaping the Board and refocusing their fundraising approach. In addition, Joe coaches soccer, baseball, and football.

I believe Joe will be an exemplary candidate for the Forty Under 40 recognition and am honored to provide this letter of recommendation on his behalf. Thank you for the opportunity to share my thoughts as you consider his application.

If you have questions or need anything further, please feel free to contact me. I will be happy to visit with you about Joe.

Warmest personal regards,

SR/cle