



January 8, 2014

Jason Swanson
Business Record
100 4th Street
Des Moines, Iowa 50309

Re: Recommendation for Justine Peebles

Dear Selection Committee,

I am writing this letter to express my support for Justine Peebles in her nomination for the Des Moines Business Record's Forty Under 40 Class of 2014. I have worked with Justine Peebles at First Newton National Bank since April of 2013 and believe that she is an excellent candidate for this honor.

I enjoy working with Justine and am happy to be able to provide this personal recommendation. I have great respect for her as an individual and as a professional and am confident that she is deserving of this award. Justine is relentlessly kind, positive and relationship-driven, constantly seeking ways to invest in those around her. She is an outstanding person to work alongside. She is goal oriented and focused, but never forgets to enjoy the job she is working. She is innovative and is very much an "out of the box" thinker and stays optimistic with her can-do attitude.

Justine does not just invest in the people that she works with; she is a valuable contributor to society by making the needs of disadvantaged children a priority in her life. As a member of the Board of Directors of the Boys and Girls Clubs of Central Iowa, Justine works tirelessly on a volunteer basis to break the cycle of poverty, addiction, underage pregnancy and food insecurity for the kids who need her the most. Justine has had a long career in Banking in roles of increasing responsibility. In the time that I have worked with Justine, she has demonstrated excellent professionalism, superior technical ability and admirable work ethic and standards, all with tremendous energy.

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Justine Peebles – Continued

In addition to having firsthand knowledge of Justine's work ethic and abilities, I am also familiar with her education and career goals. Justine has been successful in earning high grades from the University of Iowa while balancing a growing career, her abundant contributions to the community and a family.

I am confident that you will be just as impressed with Justine as I am, and I urge you to consider her for this award. Please feel free to contact me if I can provide any additional information. You may reach me at 641-792-3010 or rkarnes@firstnnb.com

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Karnes', followed by a long horizontal flourish.

Roger E. Karnes, Ed.D., SPHR
Director of Human Resources