

January 6, 2014

To the 40 Under 40 Selection Committee:

I am writing to recommend Christina Fernandez-Morrow for recognition with 40 Under 40. Most recently, Christina and I served the Iowa Credit Union Foundation. Christina was a member of the Board of Directors, and I was staff to the Foundation as Executive Director.

Like her husband Warren Morrow, Christina is passionate about serving the underserved, including Hispanic consumers. The Foundation worked on the issue of poverty alleviation and serving the underserved and Christina added a great deal of perspective from her experience.

As a board member, Christina listens first and speaks later. She is very perceptive, thoughtful, articulate and works for the best outcome. I first met Christina in 2008, as Warren and I were colleagues at the same company that owned Coopera, which Warren founded. At that time, Christina and Warren were foster parents. I had no idea of the extent they had fostered several children over the time we worked together.

Frankly, it is not in Christina's, or Warren's, nature to talk about all the things they did to be significant to the children in their home. They were not interested in praise or attention, they just simply did what they thought right.

These are the traits that should be recognized, in my opinion, as true leaders do what they believe to be right and for the common good. Christina is a true leader because, by example, she makes us think about what we are really doing to make the world better.

If you have any questions, I would be happy to elaborate on my recommendation of Christina Fernandez-Morrow and can best be reached via phone at: 515-777-0487.

Sincerely,

*Marybeth Foster*