

January 10, 2018

Nominating Committee
Business Record 19th Annual Forty under 40 Awards

Re: Melissa A. Knutson

Members of the Nominating Committee,

We respectively recommend that Melissa A. Knutson be included in the 2018 19th Annual Forty under 40 group of nominees. Affiliated with NCMIC Finance Corporation (NCMIC) since 2004, Melissa has consistently excelled in each position she has filled having been promoted numerous times due to her business tenacity and personal integrity.

Currently Vice President & General Manager of our Equipment Finance and Insurance Premium Finance divisions, Melissa and her staff of ten provide commercial loans to healthcare professionals and other small businesses nationwide. During each of the past five years under Melissa's leadership production goals have consistently been exceeded despite intense competition from banks, finance companies and other commercial lenders. During 2017 alone Melissa's team exceeded their budget goal by more than 50% as she continued to coach and challenge her staff to deliver customer excellence in the most efficient and expeditious manner possible. Melissa is extensively involved with strategic business initiatives which touch all NCMIC business units as she collaborates with other finance and insurance personnel to achieve broad business objectives. Never satisfied to remain static, Melissa constantly seeks out new opportunities to learn and grow both professionally and personally, while maintaining a demeanor for others to emulate.

Prior to joining NCMIC Melissa was a Youth Specialist with Iowa Homeless Youth Centers and has continued to remain actively involved with numerous youth causes and other charitable activities including Big Brothers Big Sisters of Central Iowa, Habitat for Humanity, Meals from the Heartland, and United Way. Recently Melissa and her middle daughter created an initiative "Give Grace, Give Hope" to provide sanitary hygiene products to low income and homeless women which is garnering considerable attention.

NCMIC Finance Corporation, also doing business as Professional Solutions Financial Services is an Iowa Industrial Loan Company and a wholly owned subsidiary of NCMIC Group, Inc., Iowa based since 1946. The combined group of NCMIC companies' assets exceed \$950 million.

Thank you for your consideration of Melissa A. Knutson.

Sincerely,



Gregory M. Cole
President
gcole@ncmic.com



Mike McCoy
CEO, NCMIC Group, Inc.
mmccoy@ncmic.com