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January 9, 2014

Jason Swanson
Business Record "40 Under 40"
100 Fourth St.
Des Moines, IA 50309

Re: Rudy Fors – "40 Under 40" Nomination

To Whom It May Concern:

This letter is written as a strong recommendation of Rudy Fors for the Business Record' 15th Annual 40 Under 40 Award. I have known Rudy for 5 years, during which time he has worked directly or indirectly for me in several positions. I would like to offer some information and my personal thoughts/observations about him in support of my recommendation:

- Rudy has consistently demonstrated a strong focus on learning, both from a business/technical expertise line of thought AND from a personal growth standpoint.
- Rudy's zeal for seeking out, digesting and sharing interesting and useful information with colleagues is unequaled in my 28 year career.
- Rudy's ambition and drive are evidenced by his continued focus on education, earning a bachelors degree, presently pursuing his masters (expected to complete later in 2014) and recently completed studies at a graduate school of banking.
- His honesty and integrity are of the highest caliber and regularly handles private/sensitive information with discretion.
- Rudy's personal career growth has been phenomenal in the 5 years I have known him and witnessed his development. Today, Rudy is a respected commercial banker, well versed in the key metrics and operations of many industries, which feeds into his success as a banker and trusted financial advisor to his clients and prospective clients with U.S. Bank.
- Rudy is an active member of the community and believes in "giving back" in many ways, as evidenced by his leadership roles with the American Cancer Society, United Way of Central Iowa, Education Leadership Initiative, Governmental Affairs Committee at the Chamber of Commerce and prior service with Iowa Sports Foundation, mentor with Youth and Shelter Services, volunteer coach for Iowa Rush Soccer, volunteer with Habitat for Humanity, Meals on Wheels and Rotary.

Regards,

Robert L. Culbert
Commercial Team Lead