Aaron B. Lee Senior Vice President & General Counsel Federal Home Loan Bank of Des Moines 801 Walnut Street, Suite 200 Des Moines, IA 50309

January 13, 2017

Des Moines Business Record Jason Swanson 100 4th St Des Moines, IA 50309

Dear Mr. Swanson:

I am writing on behalf of John Rigler, Sr. Private Banker at Wells Fargo Bank to recommend him as a candidate for the Business Record's annual Forty Under 40.

I worked with John at the Federal Home Loan Bank of Des Moines, a member-owned cooperative, when he was a part of our Affordable Housing Program. John's efforts included the review of applications and the eventual reward of grants for housing and community development in what was then our five-state region. We continued to stay in contact once John joined Wells Fargo, which is one of our member banks.

John has been a positive force in the community ever since his return to lowa in 2012. He was a highly productive and positive team member in our organization. Our Affordable Housing Program is the cornerstone of our charitable efforts. Such notable grants locally include Central lowa Shelter and Services (CISS), a homeless shelter in downtown Des Moines that provides emergency housing for up to 207 individuals. John worked with dozens of other grant recipients for other similar housing developments throughout our region.

John took his energy to Wells Fargo and has had noteworthy success there ever since. In the community he has been consistently involved with several organizations that I know of, including the Rotary Club of Des Moines A.M. and 100 Men on a Mission.

Given John's accomplishments and contributions, I believe he deserves serious consideration as a 2017 Forty Under 40 honoree.

Sincerely

Aaron Lee, Esq.