

June 15, 2016

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To the Selection Committee, Sages Over 70:

As Chairman and CEO of West Bank I am honored to endorse and recommend life-long community leader Joyce Chapman as a candidate for the 2016 "Sages over 70" recognition.

Joyce is one of Iowa's most respected, admired and influential community bankers and community leaders. During her 36-year career with West Bank she achieved great success in an industry where leadership was mostly male dominated. Among other roles, she served as the first Executive Director of West Bank's charitable foundation, an entity that awards more than \$200,000 each year to nonprofit entities engaged in human services, the arts, and education in the communities we serve. Joyce has always been a mentor and a beacon of inspiration to women and girls of all ages, and made a lasting positive impact on the culture of our organization in terms of commitment to community leadership and the advancement of women. Her leadership was recognized most recently with her 2015 induction into the Iowa Women's Hall of Fame, she was honored by the Iowa Bankers Association with the 50-year Community Bankers Lifetime Achievement Award, and in 1996 she was a Business Record Women of Influence honoree.

Joyce continues to serve West Bank as an Independent Director of the bank. As a Director, Joyce has been a valued and "sage" advisor and mentor to the West Bank Women's Impact Network ("WIN"). The objective of our group is to provide opportunities for leadership training designed especially for women, an objective we have shared with female employees, customers and board members through educational programs, golf outings, and social events.

Beyond the boundaries of West Bank, Joyce's community involvement reinforces her credentials as a trailblazer, serving as the first female President of the West Des Moines Chamber of Commerce, Chair of the West Des Moines Development Corporation, and as a charter member and organizer of the Nexus Executive Women's Alliance, the first all-female breakfast club. Her varied board service has included the Mercy Hospital Board of Directors, President of the Board of Trustees of the Des Moines Symphony, Deacon and Church Council President at Plymouth Church, and Treasurer of the Mid Iowa Council of Boys Scouts of America.

Joyce retired from West Bank in 2006, and was fondly remembered by individuals from the highest echelons of the business community to the elderly savings account holder, as "the face of West Bank." Well-known for her handwritten notes of congratulations or thanks, she has a way of making everyone with whom she comes in contact feel appreciated, acknowledged, and welcomed. But although she has

retired, she is not resting! In addition to serving on the West Bank Board of Directors, she is currently a member of the Board of Directors of American Equity Life Insurance Company, and was appointed by the Iowa Supreme Court to its Attorney Grievance Commission. She continues her civic involvement as a member of the Board of Directors of Wine Fest, involvement with the “Woman Build” project of Habitat for Humanity, and fundraising for the Iowa Culinary Institute at DMACC.

I am pleased to heartily recommend Joyce for this honor. Although it is difficult to believe she is in fact over 70, no group of “sages” would be complete without Joyce Chapman.

Respectively submitted,

A handwritten signature in black ink that reads "David D. Nelson". The signature is written in a cursive, flowing style with a large initial 'D'.

David D. Nelson, CEO

Ambassador Mary Kramer (Ret.)
13598 Village Court
Clive, Iowa 50325

June 20, 2016

Members of the Nominating Committee
Sages Over Seventy
Des Moines, Iowa

Dear Friends,

I write to support and recommend the selection of Joyce Chapman as a member of the 2016 class of Sages Over Seventy.

Joyce has had an outstanding career as a woman leader in the banking industry. She rose through the ranks to leadership positions on the merit of her work and the strength of her leadership skills at a time when few women were represented at the highest levels of the industry. She has served as a positive role model for women over the years serving unselfishly as coach and mentor to many colleagues. Always a strong advocate for women leaders, she has been a voice of support and leadership throughout the Central Iowa community.

In addition she provides strong and successful leadership for many community initiatives. She raises money, chairs committees, recruits volunteers - is tireless for her causes. She is also very generous in time and energy helping new leaders to make strong connections using her own well developed networks of friends and associates.

As a past recipient of the Sage Over Seventy recognition, I am confident my friend Joyce Chapman meets and surpasses the criteria for selection. I am honored to recommend her.

Sincerely,

Ambassador Mary Kramer