



To whom this may concern:

I first met John in January 2007 when I interviewed him for a Sales Trainee position in Global Transaction Banking Financial Institutions Sales. From the outset, John impressed me with his energy, professionalism and creativity.

John quickly adapted to the demands of his new role. He developed strong relationships with internal Bank partners and the customers on his portfolio, that translated into strong sales results.

In 2008 John was selected to chair a Bank-wide initiative for our annual United Way campaign. John exceptional efforts were recognized by Scotiabank Executive and the United Way. In addition, John was nominated and awarded the Global Transaction Banking Global Citizen of the Year Award for his exemplary community service and spirit.

John has a solid work ethic. He takes the initiative to pursue continuing education and opportunities to build his professional acumen. He is currently completing his MBA and has taken a lead role developing policy for Scotiabank young professionals.

John is a strong role model and inspires others to achieve their goals. He has been a pleasure to work with and I look forward to seeing him achieve great success in his personal and professional journey.

Sincerely,

A handwritten signature in blue ink, appearing to read "Barbara Beller", written over the word "Sincerely,".

Barbara Beller
Director, Financial Institution Sales
Global Transaction Banking, Scotiabank
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