

To whom it may concern,

This letter of reference pertains to a former Senior Account Executive who worked for me at HSBC Bank N.A. Joseph Johnson was an employee of HSBC N.A. from September 2005 until the business ceased U.S. operations in March 2009.

At the time Joseph was hired I was aware of the criminal background attached to him. He was not hired by me, but by Travis Lingenfelter in Cheyenne, WY. The office Joseph initially worked in was in the same management district as my office in Madison, WI. The entire management staff throughout WI and WY was aware of Joseph's candidacy as an employee and watched, with reservations, as HSBC decided to bring Joseph on as an Account Executive.

While we had our initial doubts, management at the branch, district, and regional management level, were extremely impressed and satisfied with this individual as he began to perform at elevated levels immediately, after minimal training. One year after Joseph joined the company he was offered an opportunity to return to WI and work in my office in Madison, WI. Despite my initial concerns at the time of hiring, I reviewed the character, professionalism, and skills Joseph had demonstrated after his first year. Based on this, I was convinced it his background was something he had put behind him, and was well on his way to moving on with his life. Based on this decision, I welcomed Joseph to my team.

Immediately upon arrival, Joseph performed once again at an elevated level. I immediately approached him about future management options and over the following years took steps to prepare for promotion to Branch Manager when a suitable office becomes available. Joseph continued to hit performance goals, have impressive client response, and topped the rankings consistently during his time. Joseph was recommended for and admitted to a Regional Accelerated Management Program. This was an exclusive group of individuals demonstrating not only consistent success, but also the traits and abilities needed to run a multi-million dollar branch.

I believe Joseph has put his past issues from his youth behind him, and also is an extremely valuable asset to Madison's business community and the public in general.

Thank you

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