



October 13, 2011

To Whom It May Concern:

It has been my pleasure over the past few years to work with Martin O'Day. We have interacted in several capacities. I first met Martin when he joined our group at BNY Mellon, on our Finance Fee team. Martin took on a junior analyst role, but was quickly identified as someone on our team with a "high performance/ high potential" skill set. While on the fee team he displayed very strong analytical abilities. His technical skills were shown to be excellent. Within the fee team structure, there is an inordinate amount of data to manipulate in order to analyze fee movement. He quickly became a "go to" person for variance explanations, even though there were more experienced staff on the team.

Recognizing Martin's skill set, management sought to move him into a client facing role. Even though it was one of more complex regions, we moved his responsibilities those of the Northeast regional analyst. At this time I became Martin's direct manager. I found Martin again to be a quick learner as he immediately learned the intricacies of his specific region. He took the time to dig into details of the Northeast profit/loss statement and what were the root causes of variances. He devised new reports to better display results. In addition, he developed partnership type relationships with the Northeast management team. The feedback from the regional president, head of portfolio management, sales manager and banking president was all extremely positive. Martin has continued to grow in the analyst role in such a positive manner that we felt comfortable adding to his responsibilities with a second region, the Mid-Atlantic. From a professional experience Martin's potential is unlimited.

From a personal standpoint, I find Martin's maturity level to well surpass his years. He has an undeniable positive energy that is contagious. He is comfortable speaking with all levels of management. He is a tireless worker who gives of his time to very worthy causes. These range from clothing drives for earthquake victims to organizing volunteer days for our group at the Greater Boston Food Bank. He also continually attends Public Affairs charity events.

Due to all the above attributes, and many more I have not mentioned, it is my pleasure to recommend Martin for a role in your organization. Adding him to any team certainly improves both the collective group as well as all individuals that have the pleasure of working with him.

Sincerely,

A handwritten signature in black ink, appearing to read "John P. Aiello".

John P. Aiello

Managing Director