345 N Monmouth Ave.

Monmouth, Oregon

March 17, 2013

Karen Clark

Corporate Recruiter

Commercial Federal Bank

5th/3rd Center

Tulsa, Oklahoma 74103

Dear Ms. Clark:

Thank you for all the time and attention you and your organization have devoted to considering me for the position of Bank Management Associate in the Consumer Lending Division of Commercial Federal Bank. It has been an extremely productive and informative interview process, one of the most thorough and professional I experienced in my job search.

After careful deliberation, I must respectfully decline the invitation to join Commercial Federal Bank. Your offer was competitive, and the projected work assignments were very attractive. I have decided that another opportunity better meets my qualifications and career interests at this time. I want you to know, however, that it was a very difficult choice.

I have been very impressed with the recruitment process at Commercial Federal Bank and have shared my positive experience with other students, faculty and the Career Services staff. I hope that we will have occasion to talk again in the future. Thank you for the time you have devoted to considering my application.

Sincerely yours,

Jack Payne

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