APPLICATION LETTER USING A CONTACT PERSON-FULL TIME POSITION

4806 York Road Baltimore, MD 21212 March 25, 2008

Ms. Jane Sorrenson Employment Manager First National Bank of Philadelphia I2II Broad Street Philadelphia, PA 19008

Dear Ms. Sorrenson:

In May 2009, I will be graduating from Coppin State University with a Bachelor of Science degree in Management Science with a concentration in Finance. I have become quite interested in a banking career. Since my finance professor, Dr. James Richards, has recommended your Training Program so highly to me, I would like to apply for a position as a Credit Analyst with your financial institution.

As the enclosed resume indicates, my academic background is a strong one. I have strived to develop a quantitative emphasis and have a stronger accounting program than my major requires. My best grades have tended to be in my finance and economic courses. My cumulative grade point average is a 3.3. My interest in banking stems from taking a course called Money, Credit and Banking in my junior year. Since then I have tried to take as many bank-related courses as possible.

Although I have not had the pleasure of working for a bank, I have worked for a variety of businesses during summers and part-time while attending school. I think the experiences I had working for the utility company and advertising firms thoroughly prepared me for the diverse issues/experiences I will encounter working for a bank.

I would be very excited to have an opportunity for a personal interview to further discuss my qualifications. I will look forward to hearing from you. You may contact me at (410) 555-1212 or dhill@aol.com.

Sincerely,

Duane Hill

Duane Hill

Enclosure

cc: James Richards

Note: Another option for closing the letter, replacing the last paragraph:

"Thank you for your consideration. I will be calling you in the near future to arrange a convenient time to discuss possible career opportunities with First National Bank of Philadelphia."