

Dale W. [REDACTED]

[REDACTED]
Baltimore, MD [REDACTED]
[REDACTED]
[REDACTED]

April 7, 2013

M and T Bank
Attn: Chip Nolan
Customer Care | Operations Manager
PO Box 767
Buffalo, NY 14240-0767

Dear Mr. Nolan,

Thank you for your response to my inquiry and request for all transactions on my accounts with M and T Bank to be intended by Demand to be redeemed in Lawful Money pursuant to United States Code, Title 12 § 411.

The response, however did not answer my question as to how M and T Bank can lawfully ignore a current Federal statute and not allow my signature card to reflect my demand. In fact, it really did not plainly deny my request either. Perhaps I was not clear with what I was requesting, so let me restate it as plainly as I can.

I would like the signature card or equivalent document(s) on all of my accounts with M and T Bank amended to say the following:

“All transactions on this account are intended by Demand to be Redeemed in Lawful Money pursuant to USC Title 12 §411”.

I am also requesting written documentation of your approval or denial of my request for my records. Please complete one of the following statements below and return it to me:

1. M and T Bank approves Dale W. Smith’s request for the addition of the above statement Demanding all transactions to be Redeemed in Lawful Money on every account and will add it to the applicable signature documents.

Or

2. M and T Bank denies Dale W. Smith’s request for the addition of the above statement Demanding all transactions to be Redeemed in Lawful Money on every account and will Not add it to the applicable signature documents.

*Authorized Name_____

*Bank Title_____

*Authorized signature_____

Thank you for your attention to this matter and I anxiously await your response.

Sincerely,

Dale W. Smith