

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

March 29, 2013

M and T Bank
7210 Ambassador Rd
Woodlawn, MD 21244

To whom it may concern:

The judiciary Act of 1789 included the "saving to suitors" clause which provided remedy to citizens "...where the law was competent to give it..." and such remedy was provided in the Federal Reserve Act of 1913, later codified in the United States Code at Title 12 Section 411, which says;

12 USC § 411 - Issuance to reserve banks; nature of obligation; redemption

Federal reserve notes, to be issued at the discretion of the Board of Governors of the Federal Reserve System for the purpose of making advances to Federal reserve banks through the Federal reserve agents as hereinafter set forth and for no other purpose, are authorized. The said notes shall be obligations of the United States and shall be receivable by all national and member banks and Federal Reserve banks and for all taxes, customs, and other public dues. They shall be redeemed in lawful money on demand at the Treasury Department of the United States, in the city of Washington, District of Columbia, or at any Federal Reserve bank.

I would like to avail myself of this legal remedy and as such am requesting that the following novation be added to the signature cards or equivalent documentation of any and all accounts of mine with M and T Bank;

All transactions on this account are intended by Demand to be Redemed in Lawful Money pursuant to USC Title 12 Sec. 411.

I am also requesting written documentation of your approval or denial of my request.

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

Sincerely,

Dale W. [REDACTED]