

[Redacted] ← Bank name/logo

[Redacted] ← Bank address/telephone #

August 2, 2011

Karl N. [Redacted] ← My surname
[Redacted] } My address
[Redacted]

Dear Mr. [Redacted] ← My surname

This letter is in response to your request for a summary of [Redacted] ← Bank name

Bank name cont'd →

[Redacted]'s position regarding your recent inquiries about titling your accounts and/or "non-endorsing" your checks using certain variations in name or restrictive verbiage.

- We are unable to permit titling of your personal accounts in any manner other than your legal name in order to maintain accurate records that adhere to IRS reporting requirements and our own Customer Identification Program standards.
- Due to our customer volume, we do not deviate from our standard account agreement upon individual customers' requests. Therefore, we will not permit the modification of the terms and conditions of the contract to include the phrase, "redeemed for lawful money," or any other terminology.
- Your endorsement is needed on checks and drafts you wish to negotiate and transfer to us to collect on your behalf. We are concerned that your refusal to endorse the items by using the phrase, "Redeemed in lawful money pursuant to Title 12 USC Section 411," and considering this a *non-endorsement* may restrict our ability to carry out this request and ultimately collect funds that we have credited to your account for your benefit.
- You mentioned a desire to receive US Notes, which you consider "lawful money" as opposed to Federal Reserve Notes. Federal Reserve Notes are the United States currency that we are able to obtain and provide to all of our customers. We would be able to provide Federal Reserve Notes to you should you need to withdraw currency from your account or cash a properly endorsed check or draft.

We appreciate your business and hope that we may continue working together. Please do not hesitate to contact us should you have any questions regarding this summary.

Sincerely,

[Signature] [Redacted]
Kenza [Redacted] ← Legal Officer's surname
Legal Officer

List of communities served by Bank

[Redacted list of communities]

Bank website →

← Bank 800 #