

Karl [REDACTED]
[REDACTED]
[REDACTED]

August 5, 2011

Ms. Kenza [REDACTED], Legal Officer
[REDACTED]
[REDACTED]
[REDACTED]

Dear Ms. [REDACTED]:

Bank legal name
↓

Bank shorthand name ①

This letter serves as my response to the letter I received from [REDACTED] ([REDACTED]) which is dated August 2, 2011. Each of the following bullet points respond directly to each bullet point which was included in the letter from [REDACTED]:

- It is my understanding the title for each of my personal accounts, checking account number [REDACTED] and savings account number [REDACTED], consist of my legal name, "Karl N. [REDACTED]." The Social Security number which has been assigned to me, "[REDACTED]-[REDACTED]-[REDACTED]" is also associated with each personal account. Therefore the current account titles adhere to IRS reporting requirements and to the [REDACTED] Customer Identification Program standards. I do not want to change the titles of either account nor do I request that [REDACTED] change or alter the titles of my accounts. ①
- It is my understanding my current account agreement does not deviate from the standard account agreement of [REDACTED]. I do not want to modify, change, alter or deviate from my current account agreement nor do I request that [REDACTED] modify, change, alter or deviate from the standard account agreement of [REDACTED]. ①
- It is my understanding that "negotiate" is defined by Merriam-Webster dictionary as follows: "to transfer (as in bill of exchange) to another by delivery or endorsement" (emphasis mine). Therefore, when I negotiate any check to [REDACTED] I do so by delivery, not by endorsement, with my demand for lawful money which is the phrase "Redeemed in lawful money pursuant to 12 USC 411," followed by my legal name. This action transfers the bill of exchange, or my check, to [REDACTED] to take whatever legal action which is required and or necessary to carry out the request and collect the funds for me, hold them in safekeeping and act as custodian to my lawful money. ①
- To be clear, I will accept the currency [REDACTED] is able to obtain and provide to all of its customers. Said another way, should I need to withdraw currency from my personal accounts or cash a properly negotiated check (check negotiated by delivery, not by endorsement, and with the phrase "Redeemed in lawful money pursuant to 12 USC 411," followed by my legal name), I request that I receive the type of currency which is in the teller's cash drawers, the Automatic Teller Machines, or [REDACTED]'s vaults, which have the words "Federal Reserve Note" printed across the top of each currency note. ①

* { I appreciate the concern which was expressed by [redacted] in the letter dated August 2, 2011. However, the legal statutes which I stand under provide me with a sufficient amount of concern for my legal right. Therefore, I do not need the concern of [redacted] in regard to my legal right to redeem lawful money.

I do need [redacted] to understand the legal right which I am exercising and to not obstruct me when I exercise this legal right. If [redacted], the employees of [redacted], or agents of [redacted] continue to obstruct my legal right to redeem lawful money, I will take the necessary course of action to obtain the legal remedy due to [redacted] obstructing my legal right to redeem lawful money.

* { Therefore, let this letter serve as my demand that all transactions associated with [redacted] checking account number [redacted] and saving account number [redacted], be made in lawful money pursuant to Title 12 United States Code §411.
 ↓ Bank legal name

Regards,

Karl N. [redacted]

* Debating whether or not to include one, both or neither of the paragraphs in this initial response.