

Karl [redacted]
[redacted]
[redacted]

August 8, 2011

Ms. Kenza [redacted] Legal Officer
[redacted]
[redacted]
[redacted]

Dear Ms. [redacted]:

Bank legal name
↓

Bank short-hand name = ①

This letter serves as my response to the letter I received from [redacted] (Bank legal name) 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] (Bank short-hand name):

- 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.
- 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].
- 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." I will not negotiate and transfer checks or drafts I receive from my employer or any other person or entity, to [redacted]. Rather, I will be cashing the checks or drafts by redeeming lawful money or by depositing lawful money in my account for [redacted] to hold in safekeeping for me. Therefore my endorsement is not required on checks or drafts because I am not negotiating and transferring the checks or drafts to [redacted].
- I will gladly accept the currency [redacted] is able to obtain and provide to all of its other customers. Said another way, should I need to withdraw currency from my personal accounts or cash a check or draft in lawful money on demand, I request that I receive the type of currency which is in the teller's cash drawers, the Automatic Teller Machines, [redacted]'s vaults, or any other location [redacted] holds the currency, which have the words "Federal Reserve Note" printed across the top of each currency note.

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.

Regards,

Karl N. [REDACTED]