

Karl N. [REDACTED]
[REDACTED]
[REDACTED]

August 19, 2011

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

Dear Ms. [REDACTED]:

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 I received from [REDACTED]

- It is my understanding the current title of my checking account adheres to IRS reporting requirements and to [REDACTED] Customer Identification Program standards.
- It is my understanding my current account agreement does not deviate from the standard account agreement of [REDACTED].
- I will not negotiate and transfer my checks or drafts to [REDACTED]. I will make regular deposits of checks or drafts by redeeming lawful money for [REDACTED] to hold in safe keeping for me. Therefore, my endorsement is not required on checks or drafts because I am simply making a regular deposit of lawful money with [REDACTED] compared to making an irregular deposit, in which an endorsement is required, by negotiating and transferring the checks or drafts to [REDACTED].
- I will gladly accept the physical currency [REDACTED] is able to obtain and provide to all other customers. Said another way, should I need to use some of my lawful money from my checking account I have with [REDACTED], I request that I receive the type of currency which is in the teller's drawers, the Automatic Teller Machines, [REDACTED]'s vaults, or any other location [REDACTED] holds the currency, which happen to 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 have been attempting to exercise and to not continue to obstruct me when I exercise this legal right. If [REDACTED] or the employees 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 I will make a regular deposit of lawful money with [REDACTED] and will continue to make regular deposits with [REDACTED] indefinitely. I will make my first regular deposit not sooner than three business days following Return Receipt confirmation of delivery of this letter being sent with Certified Mail service by the United States Postal Service.

And for the record, if I had, in good faith, known that it was my legal right to make regular deposits of lawful money, contrary to endorsing the private credit of the Federal Reserve System by making irregular deposits, I would have been doing so starting with the first monetary transaction in my life.

My previous actions, in my opinion, appear to have been misunderstood by [REDACTED] as a request for a favor instead of me giving my demand for my legal right to redeem lawful money. I apologize if my intentions were not clear and my actions were not obvious.

Regards,


Karl N. [REDACTED]