

November 14, 2019

**VIA CERTIFIED MAIL**

BBVA Compass Bank  
117 Euclid Ave  
Birmingham, AL 35213  
Attention: Branch Manager

Dear Sir:

My name is Marian C. Webber of XXXXX. My checking account number is XXXXX and my Social Security number is XXXXXXX. I have been a customer of your branch for over 30 years.

You called repeatedly this morning, and first spoke to my home health care aide, who is not authorized to speak for me on banking matters. She told me you mentioned a certified letter, which is presumably the letter enclosed for your convenience.

My daughter, Susan Webber, called you back to inform you that your response was non-compliant from a legal and regulatory perspective. She advised you that you needed to either comply with my instructions, which solve your claimed regarding Patriot Act issues, or tell me in writing why you are unable to comply. You proceeded to try to interrogate her about her expertise in banking, which like your previous behavior on this matter with me, my daughter, and my home health care aide, was aggressive and unwarranted.

I separately must inform you that my daughter is a recognized expert on banking, with an extensive publication and media appearance history, such as appearing on NBC Nightly News, Bloomberg, and many other financial TV shows, and leading a course on negotiable instruments and chain of title issues for continuing legal education credit. She again advised you that you needed to reply in writing and suggested you speak to your general counsel, since you appeared to be unfamiliar with the applicable requirements. ***You hung up on her.***

I reiterate that if you do not intend to comply with my written instructions, you need to reply in writing as to why BBVA Compass is unable to.

As you should be aware, the statues governing negotiable instruments are of at least two centuries standing and require a bank to follow a customer's written instruction – as in my case, enable the withdrawal of cash by a named and pre-authorized individual on production of suitable identification.

Please be advised that we have looked into your corporate policies with respect to customer conduct and will bring this matter to the attention of the executive level of BBVA Compass if necessary.

Finally, for the avoidance of doubt, I must advise you that I have to reject in the strongest possible terms your suggestion that I resolve my physical inability to visit your branch in person by virtue of being 91 years old and handicapped by adopting a practice of making out check payable to individuals and then instructing the individuals (such as my health care aide) to present the check for encashment. I have already pointed out that this would expose me to being defrauded, since the payee has every legal right to keep the funds, as well as create IRS reporting issues.

Sincerely,

Marian C. Webber

Enclosure