VIA CERTIFIED MAIL

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

Dear Sir:

Re: Account in the name of Marian C. Webber of XXXXX (checking account number XXXXX)

I trust you have received my letter dated November 14 sent by certified mail.

While I appreciate that you may have other pressing matters, please remember that as I told you when we first spoke that I am 91 (turning 92 next week) and find it very difficult to walk, let alone leave the house. I have also pointed out that the written instructions I provided in my November 8 letter would settle any possible Patriot Act or Know Your Customer concerns.

As you may be aware, the problems I have experienced in trying to access funds from your bank have been – through no fault of my own – ongoing for some time. Aside from the inconvenience to family members and the support workers I rely on, it is stressful to be subjected to ongoing uncertainty of whether I will – or won't – be able to withdraw cash as needed to pay for essential goods and services to ensure I retain my independence and a good quality of life.

You may also recall that you are required either to comply with my instructions or advise me in writing as to why that is not possible. In this context, silence will be construed under the law as consent. I therefore will ask my daughter go to your branch on November 27 to cash a check in the absence of having received a letter from you by then.

Sincerely,

Marian C. Webber