

December 9, 2019

VIA CERTIFIED MAIL

Ms. Andrea Smith
Chief Executive Officer of Birmingham Market
BBVA Compass¹
15 South 20th Street
Birmingham, AL 35233

Re: Continued failure to address swatting and other abusive and reckless conduct by branch manager Jarred Edwards; continued failure to implement written customer instructions or respond in writing as required by law; contractual interference and misrepresentations; notice to cease phone contact on November 27 letter issues

Dear Ms. Smith:

I am Marian C. Webber of XXXXXX. My checking account number is XXXXX. I have been a customer of your Crestline branch at 117 Euclid Avenue in Mountain Brook for over thirty years

I am writing for four reasons:

First, to state how disappointed I am at your apparent lack of interest in the abusive and recklessly incompetent behavior of your branch manager Jarred Edwards,² described in detail in a November 27 letter to you. The most appalling element was making a false, retaliatory report to the Alabama Human Resources & Civil Rights in his official capacity as a bank manager. The bank's continued silence can too easily be interpreted as institutional support for malevolent, self-serving actions. I would hope this does not represent the legal and ethical conduct BBVA Compass stands for, and that the failure to investigate and take action is due to Thanksgiving-related backlogs.

Second, to inform you that I still have yet to receive a written response to the written instructions I sent on November 8. If you do not implement them, per a well-established body of case law, you are required to reply in writing and your explanation must state legal grounds for your refusal, meaning citing specific, applicable sections of statutes and/or your Terms and Conditions. While it is possible that that letter is en route, based on listening again to my recording of a call by your employee Holly F on Monday December 2, the letter planned does not meet the legally applicable standard.

¹ "BBVA Compass" and "BBVA" signage both appear on local branches; Ms. F's call had a "Compass" only caller ID.

² "Jarred" is the spelling provided by a Crestline branch employee.

Third, to point out that Ms. F made a legally non-compliant response to my letter last Monday by calling instead of facilitating the delivery of the long-overdue written response to my instructions. Worse, based on listened again to her call, she repeatedly attempted, as confirmed by counsel, to injuriously interfere in a contract, a Power of Attorney. She persisted even after being told the bank's stance contradicted the advice of counsel.

Fourth, to inform you that I will no longer accept calls from BBVA Compass personnel on this matter. Please advise all employees working on the still-unresolved issues set forth in my November 8, 14, and 27 letters that future communication needs to be in writing.

I look forward to receiving your prompt response to the points I have raised previously — and restated again here — and also your suggestions for how we can move forward to reach an amicable settlement.

Should you require any additional information to assist with either your inquiries or how you might proceed, please do not hesitate to contact me by mail at the above address.

Thank you for your attention in this matter.

Sincerely,

Marian C. Webber

Enclosures

CC: Ed Bilek, EVP, Investor Relations
B. Shane Clanton, General Counsel and Secretary
Çagri Süzer, Head of Retail Banking