

February 2, 2023

[REDACTED]

Dear [REDACTED]

Re: Branch Closing – Manchester – Middle Turnpike West  
Santander Bank, National Association, Charter No: 25022  
CATS Control No: 2023-LB-BranchClosing-330289

We acknowledge receipt of your letter dated January 13, 2023 regarding Santander Bank, National Association's plan to close its branch office located at 525 West Middle Turnpike, Manchester, Connecticut 06040 effective on April 10, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to Mr. [REDACTED] Santander Bank, National Association, 625 Ridge Pike, Bldg. E, Floor 207, Conshohocken, PA 19428. Please pursue further inquiries directly with Mr. [REDACTED] and make sure to indicate the name of the branch in all correspondence.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact [REDACTED] Director, Community Development at [REDACTED]

Sincerely,

[REDACTED]

Secretary to the Director for Licensing

Cc: Official File

