HARTFORD CT 060



DiRector of Large Bank Licensing Office of the Comptroller of the Currency Mail Stop 10E-2 400 7th St 400 reh J. S.W. WAShington D.C. 20219



Re SANTATER BANK

20219-

Director of Large. 1/13/23. Bank Licensing. Office of the Comptroller. of the Currency. Mail Stop 10E-2, 400 7th st. S.W. Washington D.C. 20219

To whom it may concern:

Re: Closure of the Santander Manchester Middle Turnpike Branch.....

I cannot see how thoughtful consideration was put into the discussion on closing this branch.!

This is the closest branch serving Eastern Ct. For a bank base in Mass. this has been a problem for many years. We were told that the bank was looking to expanding into eastern ct.,;but this never came to foritution .

You claim that you can use a mobile app to continue to bank. However. Due to unreliable internet service,we suspended our service permanently. And do not have the necessary wiff connection for this.

And are not going to go through the extra expenses of a cell phone and internet service to continue to bank with SANTANDER BANK!!!!!!

WE ARE GOING TO BE FORCED TO CLOSE ALL OUR ACCTS. WITH THE BANK !!