



Santander Executive Office
Mail Code: RI1-EPV-02-18
PO Box 1397
Providence, RI 02901-9947

February 10, 2023



Re: Santander Manchester-Middle Turnpike branch

Dear 

As a representative of the Executive Office at Santander Bank, N.A. ("Santander"), I am writing in response to the letter you sent to the Director of Large Bank Licensing, Office of the Comptroller of Currency dated January 13, 2023, which was forwarded to Santander on February 2, 2023.

We understand that you are concerned about Santander's decision to consolidate our Manchester-Middle Turnpike West branch into our South Windsor branch, as we informed you in our letter to you dated January 10, 2023. Specifically, you indicated that the closing of the Manchester-Middle Turnpike branch is inconvenient for you due to the proximity of the branch to your home compared to other Santander branches in your area. Further, you indicated that mobile banking is not an option for you because you do not have internet service or a cell phone.

The consolidation of a branch location is never easy, and we are sensitive to how these decisions affect our customers. As is the case in many industries, our customers' preferences and behaviors have changed, with more customers choosing to bank with us online. In response, we are reimagining the customer and employee experience by simplifying our processes, refining our branch footprint across the Northeast, and increasing our investment in digital capabilities in line with the evolving needs of our customers.

We appreciate the opportunity to respond to your concerns and we understand that online and mobile banking are not practical for you at this time. Our investigation of this matter determined that the closing branch is a 20-minute drive from your home at 56 Bear Swamp Road. We are pleased to inform you that our Silver Lane branch is also a 20-minute drive. While the closing branch is being consolidated into South Windsor, you are welcome to visit Silver Lane for all your banking needs, and our team there is ready to assist you. Alternatively, our South Windsor branch is a 25-minute drive and our Glastonbury branch is a 27-minute drive.

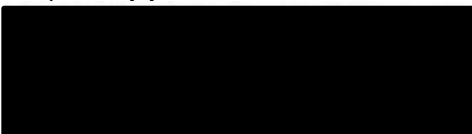
In addition, Santander has multiple cash dispensing automated teller machines (ATMs) in your area, should they be useful for you.

- o CVS @ 1221 Main St, Manchester: 14-minute drive
- o 732 Main Street, Manchester: 16-minute drive
- o CVS @ 972 Silver Lane, East Hartford: 19-minute drive
- o CVS @ 260 N. Main St, Manchester: 20-minute drive
- o CVS @ 241 Middle Turnpike West, Manchester: 20-minute drive

Lastly, we also offer automated services via telephone and our Personal Banking Representatives are available to assist you at 1-877-768-2265 Monday thru Saturday between the hours of 8:00 a.m. to 8:00 p.m. EST.

Thank you for bringing your concerns to our attention and allowing us an opportunity to respond. If you have questions regarding this matter, you may contact my office at 1-855-726-6100, Monday through Friday, 8:00 am to 6:00 pm. Hearing and speech impaired customers may call 7-1-1 or their preferred relay service.

Respectfully yours,



Santander Executive Office

