



Santander Executive Office
Mail Code: R11-EPV-02-18
PO Box 1397
Providence, RI 02901-9947

February 17, 2023



Re: Santander Crescent 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 23, 2023, which was forwarded to Santander on February 9, 2023.

We understand that you are dissatisfied with Santander's decision to consolidate our Crescent branch into our Broadway branch at 37-10 Broadway, Long Island City, NY, 11103, as we informed you in our letter dated January 10, 2023.

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. Our review determined that your home address is approximately 0.3 walking miles to the closing branch, Crescent. We are pleased to inform you that our Broadway branch, while not as close to your home as Crescent, is approximately 0.8 walking miles. Also, Broadway is accessible via public transportation:

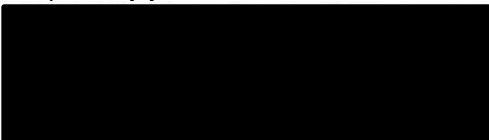
- Subway - approximately 11 minute subway ride via N/W subway, 1 stop from 36 Av to Broadway along 31st St. (every 6 minutes)
- Bus - approximately 12-15 minutes via bus. 3 bus options are available (Q104, Q102, Q66), departing every 10 minutes

In addition, a Santander branded CVS ATM is located 1.1 miles from your home @ 30-97 Steinway St., Astoria, should this be useful for you. 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.

Finally, we are excited to share with you that we recently refreshed our Broadway branch to improve the customer experience and provide a greater capacity for services. We understand that you are pleased with the level of service that you receive at our Crescent branch. Please know that we shared your concerns with the management and staff at our Broadway branch, and they are ready to warmly welcome you and provide you with the same high level of service that you are used to receiving at Crescent. We also confirmed that some of the staff at Crescent are scheduled to transfer to our Broadway branch, so you may see some familiar faces.

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

