Director for Large Bank Licensing

Office of the Comptroller of the Currency

Mail Stop 10E-2

400 7th Street SW

To whom it may concern,

Washington, DC 20219

Clearly you are not a local enterprise, but I am reaching out to voice my displeasure in your recent announcement to close to Attleboro, MA branch office of Santander. Since I moved here in 1978, I have been loyal to this bank- which changed names and hands more times than I care to count. When the most recent acquisition took place- by a Spanish company- that I was not at all familiar with (no one was) I still hung in there.

People LIKE contact with a local bank. Personal contact! Even the younger folks need guidance. Santander has instead turned to automation and for year has had offices local to me that do not have tellers at the counter. Just machines. Like an indoor ATM. Those banks- I do not go to. I didn't have to because they were near where I worked not where I lived. Clearly the attempt is to eliminate paid help and automate everything. What makes you think that your customers want that? Or do you not care what they think?

A few years ago, I was very disappointed when you closed the N. Attleboro MA branch. Now, you are closing the one accessible branch in Attleboro where many people who don't drive walk to. I drive, but recently have been looking into retirement and met a very nice lady who helped me with getting a CD and I was planning to get more. Now, I am told you are "consolidating" with Plainville, MA. Do you know how far that is??? No, you are closing another branch. Not a very good indication that you are doing well, I might add.

I am very disappointed in your decision and plan to look for a good local bank with people I can turn to for guidance.

