



Santander Executive Office

Mail Code: R11-EPV-02-18

PO Box 1397

Providence, RI 02901-9947

April 25, 2023



Dear [REDACTED]

We are writing in response to the complaint you filed with Director of Large Bank Licensing, Office of the Comptroller of the Currency on April 4, 2023. Your complaint was forwarded to the Executive Office of Santander Bank, N.A. ("Santander") on April 12, 2023.

We understand that your complaint concerns the closure of our Attleboro branch, located at 16 Park Street, Attleboro, MA 02703.

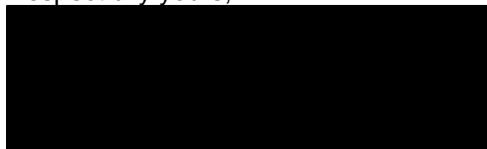
The consolidation of a branch location is never easy, and we are sensitive to how these decisions affect our customers. As is the case in many industries, our customers' preferences and behaviors have changed, with more customers choosing to bank with us online. In response, we are reimagining the customer 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 understand from your letter that the consolidated branch, Plainville, which is approximately 5.2 miles from your address, is inconvenient for you. Alternatively, we do maintain ATMs at the two CVS stores located at N. Main Street and Pleasant Street in Attleboro. 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.

We apologize for the inconvenience caused by this matter.

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