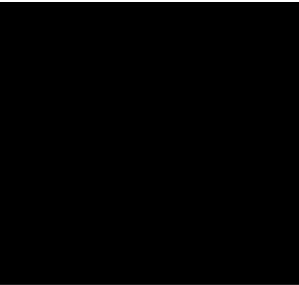




February 5, 2025



Re: 2024 Community Reinvestment Act (CRA) Certification



The Connecticut Bar Foundation ("CBF") thanks Santander Bank, N.A. for "banking on justice" in 2024. Santander Bank, N.A.'s partnership and Leadership Bank status, shows commitment to CRA objectives by making qualified investments to stabilize low to moderate income ("LMI") communities in our state.

The CBF is a 501(c)(3) non-profit organization committed to increasing access to justice and funding civil legal aid for low-income individuals throughout the state of Connecticut. Established in 1952, CBF works hand in hand with banking partners to ensure critical IOLTA/IOTA funding supports vital legal services, including community economic development work, provided by Connecticut's legal aid providers.

For the purpose of positive CRA consideration, CBF is pleased to certify that in CY2024, Santander Bank, N.A. made an investment in community development services of \$128,100.11 by voluntarily paying interest rates on IOLTA/IOTAs that are above the market rate in Connecticut.

Santander Bank, N.A.'s CRA community development service investment was distributed to Connecticut's legal aid organizations to strengthen the health and wealth of LMI communities. This was accomplished through engaging in broad-impact, high yield projects to include, but not limited to: (1) secure stable housing, (2) neighborhood stabilization, and (3) medical-legal partnerships.

The communities served by Santander Bank, N.A., and all of us in Connecticut, benefit tremendously through Santander Bank, N.A.'s commitment. Please accept this letter as our recognition of the valuable CRA qualified investments Santander Bank, N.A. has made to support low-income Connecticut residents in CY2024.

Please retain this letter to submit in Santander Bank, N.A.'s next CRA evaluation. On behalf of CBF and the Connecticut residents we serve, thank you for participating in the Connecticut IOLTA/IOTA program as a Leadership Bank and making a difference in Connecticut's LMI communities.

We look forward to your ongoing support and partnership in CY2025.

