

DEC 30 2020

RECEIVED J.R.C.

December 24, 2020

[REDACTED]

John R. Ciulla, President and CEO
Webster Bank Headquarters
145 Bank Street
Waterbury, CT 06702

Dear President Ciulla,

We have lived in Cheshire since 1962 and have been banking at the building at 975 South Main Street as it has passed from one iteration to the next. It is convenient to the places we do business, close to our home, and easy to access as we have grown older. It is with much consternation that we learned today that the branch is scheduled to close in the spring.

For years we have placed important documents in the safe deposit there. The most recent rent letter informed us that we would need to have private insurance to cover its contents, and the rental cost has increased despite lack of protection. Needless to say, this is not making us satisfied customers.

The excuse for closing this branch and 15 others in Connecticut is that on-line banking decreases the need for personal banking services. It may be justification to cut services for which you must pay employees, but we do not bank on line and have no intention of ever doing so. Whether you believe in providing adequate service to longtime customers, or providing jobs to a labor force that is sorely in need of the means to keep their own lives in order, or are more interested in a bottom line which keeps the higher echelon of Webster living in much better circumstances is a question we can't answer. However, it does seem that you are quite indifferent to the people who have depended upon your services for many years.

Perhaps another banking institution will buy the building. If that is the case, be assured we will retain our business with that company.

Sincerely,

[REDACTED]