



Office of the President
Webster Bank
137 Bank Street
Waterbury, CT 06702

1 January 2021

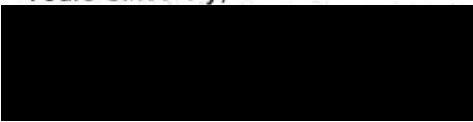
I am writing in regards to the planned closure of the Oxford branch at 60 Oxford Rd, Oxford, CT 06478. My wife and I have been clients of the bank branch in Oxford for many years with cd's, checking and savings accounts. We made the decision to forego higher interest rates elsewhere because we wanted to support a true local community bank where we could build a relationship with our banker. While the location of the branch is convenient and easily accessible, the most important factor was the relationship we built with our banker, Candice Krueger, as well as the customer service we received from the staff at this branch.

We have had instances where we have used other branches but they weren't anything like the Oxford branch. Candice and staff are truly a part of the community and have taken the time to go above and beyond, to get to know their customers, to be problem solvers and advocates for our business with your bank .

Frankly, I was insulted by the form letter explaining to us how the nearest branch was a mere "1.4 miles from the closing center". Did the people planning this closure not take into consideration the fact that the nearest bank with a safety deposit box, a service we currently use at the Oxford branch, was nine miles away and that the nearest one we would consider using is 14 miles away? Or that getting into and out of Seymour satellite branch lot, 1.4 miles away, out of the way, can be downright dangerous?

This may fall on deaf ears but money and finances are very personal to us, and the trust and confidence we have developed with a truly concerned staff at the Oxford branch made the difference as to where we do our banking. I am not confident, from our experience, that we will find that in any other branch.

Yours Sincerely,



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