



February 25, 2021

President John Civla
137 Bank St.
Waterbury, Ct. 06702

Dear President,

Hello my name is Mark Krassner a Webster Bank customer for many years. I know that you don't know who I am, but want to give you a little history on myself. I have been a long term customer of Webster Bank since your bank acquired Society for Saving 20 plus years ago. I have been very faithful to your bank, and have great experiences with many branch managers, and customer service representatives. I have acquired several loans, and currently still have a mortgage, and a fixed home equity.

I feel that I have to speak up at this point to express my concerns over your recent decisions to close the 60 Oxford Road branch of Webster Bank. I'm not sure if you have ever been to the branch, and what community support this branch provides. I am the Deputy Fire Marshal for the Town of Oxford, and run the Fire Prevention poster contest for the Town of Oxford. This branch has provided community support to this extremely important Fire Prevention teaching event to our 4th and 5th grade levels. Your branch manager Candice Krueger has represented your bank as a huge asset to the event. She has not only supported this important event, but has been a role model to these kids. I personally want to thank you for your support financially for over 11 years. Candice also has been a huge supporter of our annual fund raising event for the Oxford Center Volunteer Fire Company annual car show. Webster has been a corporate sponsor for this car show for 10 years. Candice has always been there, at these events, and has been an icon to this community.

I understand corporate downsizing, but I honestly believe that you are making a huge mistake closing the 60 Oxford Road branch. Here is way I feel you should reconsider your decision. First this is a building that Webster Bank owns, and currently has a second floor rental income. Second Oxford is a growing community, and is the second fastest growing valley town besides Shelton. Third I have been to your Seymour Branch it has to be the least accessible bank I have ever seen. The parking is very limited, the drive through is very narrow, and have seen people hit the bollards on the way out. You



can't see your tellers from the vacuum machines. To enter into the bank from Route 67 during rush hour is absolutely terrible. If any branch should be closed it should be your Seymour branch. I personally know several people that come to the Oxford Branch that live in Seymour, because they don't like going for some of the above reasons. Fourth I know the Candice Krueger has gone about and beyond to help the elderly in our community in Oxford. She goes to several of our elderly communities to help those who can't get out for physical reasons. She takes care of their personal banking needs, and is a great public notary asset not only to myself, but several other members of this community. Fifth you have to ask yourself, why would I remove a bank Branch that owns the building with a rental income. Is located in the second fastest growing community. Where parking and handicap access is much better than the Seymour branch. Located in a town with one of the lowest mill rates in the State. Has been a huge supporter of the community for many years to all of a sudden close up the branch. I would think you personally would want to see each one of these branches that you close, before making your decisions. Please, I would ask that you reconsider closing the 60 Oxford Road branch, that has been a valuable part of the Town of Oxford community.

Sincerely yours,

A solid black rectangular redaction box covering the signature of the sender.

Webster Bank Customer