

November 15, 2017

Gerard Joseph Locascio
631 Old Plantation Road
Jekyll Island, GA 31527-0723

Re: Notice of Closure of BB&T Account(s) xxxxx5045

Dear Client:

Please be advised that BB&T has made the decision to close the account(s) referenced above. As provided in the BB&T Bank Services Agreement, you are hereby notified that you have ten days from the date of this letter to withdraw all funds and close the above listed account(s). *You are also advised to immediately cease writing checks on the account(s) or making any further deposits.*

In the event that you have not withdrawn all funds and closed your account(s) by the end of the tenth day, BB&T will automatically close the account(s). A check for any remaining funds less all applicable fees and charges will be mailed to you at the address noted above. Please be aware that any checks presented on the account(s) after the date of closure will be returned unpaid by BB&T.

Should you have any questions, please visit your nearest BB&T Branch. Our office hours are Monday – Friday, 9:00 a.m. – 5:00 p.m. (EST). Thank you for your prompt attention to this matter.

Sincerely,



Becki L. King
Certified HUB Operations Officer II
Florida Operations Hub

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD TO LIGHT TO VIEW

OFFICIAL CHECK

7000006533

88-236/514

ISSUING BRANCH 6000059

DATE November 27, 2017

PAY TO THE ORDER OF GERARD JOSEPH LOCASCIO OR VERA LOCSCIO

\$0.01

Zero and 01/100ths Dollars

BB&T

\$0.01

DOLLAR ZERO PERIOD ZERO ONE



AUTHORIZED SIGNATURE

Daylan Biale

MEMO/PURCHASER ACCT CLOSE OUT 5243995045

⑈ 7000006533 ⑈ ⑆ 053 10 1 2 1 ⑆ ⑆ 10 1 90 10097 ⑈

Security Features Included. Details on Back.

My Letter

Dear BB&T CEO Line

i received a letter in the mail that my account is going to be terminated in the next 10 days, i see no reason why i am being discriminated against because of my deposits and withdrawals, i am a coin collector and i do admit i am OCD and i do get carried away at times but i have never bounced a check or had any sort of miscount in and my coin deposits EVER. I am contacting your department to find out why i am being treated like this. I have attached the letter i received from:

Becki L. King,
Certified HUB Operations Officer II

Florida Operations HUB

I don't think i did anything wrong in this matter and i feel that account being terminated wrongly, i am also not happy about the harassing calls i have had from time to time about my deposits of coins.

Account Number: 0005243995045

Gerard Locascio

631 Old Plantation Road

Jekyll Island GA 31527

315-404-2487

912-275-5420

BB&T Reply

Dear Mr. Locascio:

We would like to sincerely apologize for the problem that you have recently experienced. We appreciate the time you took to share your concern with us. Input from our clients is very important in helping us become better at serving you.

In your email, you expressed a concern about the closing of your account and that you felt discriminated against. You also indicated that you have received harassing phone calls.

We are committed to meeting the banking needs of the communities we serve and to our policy to provide fair and equal treatment for any client without regard to age, race, color, ethnicity, religion, national origin, gender, sexual orientation, gender identity, military status, handicap or disability, marital or familial status.

However, we do reserve the right to close an account when it appears to be reasonable and necessary. After the Market Leader and Area Operations Officer from the Kendall Towne Center office spoke to you about the amount and frequency of your coin deposits. The decision was made to end the banking relationship. The closing of your account was not intended to be discriminatory nor were any communications meant to be perceived as harassing.

At account opening BB&T provides clients with disclosures, including the Personal Services Pricing Guide and the Bank Services Agreement. The Bank Services Agreement governs accounts; the Personal Services Pricing Guide discloses fees.

Section D8 of the Bank Services Agreement discloses BB&T's right to close an account as follows:

"You or the Bank may close your account with or without cause at any time. We shall give you either oral or written (includes electronic) notice of our intention to close the account. If given in writing, the notice will be sent to your address or e-mail shown on our records. In the case of oral notice, you shall have five (5) days from the date of notice to close the account. In the case of written notice, you shall have seven (7) days from the date appearing on the notice to close the account. Upon notice, you must stop conducting transactions on your account. We shall not be liable for dishonoring any items initiated after the date of the notice. In the event that you have not closed your account, we will close the account and mail you a check for the remaining balance in the account after deducting any applicable fees and charges. Closing the account does not release you from the payment of accrued fees or liability for items in process. The Bank may in its discretion close

BB&T Reply

your account without prior notice if the account has a zero or negative balance, or if we believe it necessary to protect the bank, its employees or others from risk, harm or loss.”

Our mission is to develop mutually beneficial relationships with our clients and provide high quality service consistently. We strive to deliver the experience reflected in our mission with every client interaction.

Should you require additional information, please contact your local financial center.

Sincerely,
Deleaiah Vaughn
BB&T Community Bank Client First Team
(800) 458-5811