

RE: Complaint Received, Craig Erickson

After a thorough review of the facts, we found no evidence to indicate that the Bank mismanaged its dealings with Mr. Erickson; his requests were handled in accordance with our standard procedures guidelines.

We sincerely regret an inconvenience caused by this matter and that Mr. Erickson feels he did not receive the high level of service for which the Bank is known. Should he have any additional questions or concerns regarding this matter, he may contact Mr. Zarif directly at (510) 834-3860, Monday through Friday during regular business hours.

We trust that this letter satisfactorily addresses Mr. Erickson's concerns.

Sincerely,
Customer Feedback & Resolution Team
Enterprise Customer Experience Office
Bank of the West