

142 21st ST SE
New Philadelphia OH 44663
15 September 2021

Office of the Comptroller of the Currency
Re: Case # 03295819
Customer Assistance Group
PO Box 53570
Houston TX 77052

Re: Case # 03295819

This is additional information to the case 03295819

These are two Signature Release forms for accounts at First Federal Community Bank.

HS A # XXXXX252 / Cust. Sav. # XXXXX880

First Federal Community Bank
SIGNATURE RELEASE

With reference to Account Number XXXXX902 Checking

The undersigned Accountholder(s), whose signature or signatures appear below, hereby authorize the release of his/her name from the above numbered account, revoking all ability to endorse any paper payable for payment from the above numbered account and from making withdrawals from said account.

This 30 day of January, 2018

Signature(s) Per Katie's req. Removed name from acct. Printed Name Vincent Coniglio

(1) _____

(2) Will not sign. _____

SIG REL KK 10-01

This is a blatant false statement on a bank form in addition the date being incorrect. I NEVER refused to sign a document; I never knew about the document so "Will not sign" is a false statement made to the bank by a bank employee. This document also needed another bank employee to sign off on the document as employees can not make changes to their own accounts.

This form is for THREE accounts, a joint checking, joint HSA and an account that is in my stepdaughter's name that I also had access as we regularly put money into that account.

There is no time/date stamp from a branch, no additional employee signatures as a check on the employee.

First Federal Community Bank
SIGNATURE RELEASE

With reference to Account Number 110041902

The undersigned Accountholder(s), whose signature or signatures appear below, hereby authorize the release of his/her name from the above numbered account, revoking all ability to endorse any paper payable for payment from the above numbered account and from making withdrawals from said account.

This 1st day of February, 2021.

Signature(s)	Printed Name
(1) <u>Katie Coniglio</u>	<u>Katie Coniglio</u>
(2) _____	_____

SIG REL KK 10-01 Shaelyn Zimmerly as benefic.

This is where Katie Coniglio tried to “correct” her mistake on the date and the “Will not sign” again, no time/date stamp, no branch stamp, or any other documentation. This also “only” removes her name from ONE account. The addition of removing a beneficiary is also troubling as Shaelyn Zimmerly is listed on all my accounts as a beneficiary and continues to be. I do not understand how a beneficiary can be “removed” from an account and or why? Also note that the HSA account & the “880” savings account is not listed so I have no knowledge of what happened to them.

All these above actions were done without my consent or even knowledge. No one informed me of any of these actions with the bank until I received an overdraft notice after she removed her name. With this overdraft notice I also received a letter from the bank's attorney stating that I was not to call or be able to contact the bank without a subpoena. I was offered no information on these accounts, they would not (and will not in defiance of a subpoena) give me or my attorney any information on these accounts.

This is a blatant breach of policy, the first “Will not sign” was fraud, without any recourse. The second was used to correct the “mistake” and remove her name to cover what she had done. Removing a beneficiary of an account that I am a holder of also is troubling.

First Federal Community Bank continues to shield and protect Katie Coniglio with their actions of not being forthcoming with information on these accounts. Katie Coniglio did not act alone in these matters, and I also think was assisted by someone that does not have anything to do with day-to-day banking. (The Marketing person, Heather Campbell).

Again, First Federal will not provide any information, they will not provide computer logs as to how many times this was tried and failed, how many people were involved, branches and times & dates as these “forms” could have been filled out at any time.

First Federal is involved deeply in this cover up of wrongdoing. They are protecting Katie Coniglio and others involved. They knew it was not correct to “Will not sign” as that was a blatant lie, when trying to correct her lie they neglected to show what happened to the additional two accounts while removing Shaelyn Zimmerly from the beneficiary.

This was all done, days before many regular EFT's were to come out of the account that Katie Coniglio had full knowledge of happening. First Federal let her withdrawal all the funds from the account to cause damage to me by only having my name on the account. They tried to charge me “fees” for these overdrafts, that I declined to pay. They also have cost me money from the companies by “bouncing” the EFT's, so I did receive NSF charges. I have now also encouraged attorney fees, court costs and so on just to gain basic information on accounts my name and social security number are attached.

First Federal is fully aware of this fraud and accepting of it from a bank employee(s). I feel that this needs to be investigated further an actions need to be taken.

If this is First Federal's normal policy to have employees “sign off” on a joint account to damage a husband, partner or wife by the employee having access to bank information and accounts this also should constitute fraud.

My credit union requires BOTH parties on a joint account to sign of on items, they also require that funds be left in the account when EFT's are going to hit that account within days and no one can just remove their own name from an account without the knowledge or consent of the other party.

First Federal is letting this all be done not by just a “regular” customer but a bank employee (others involved also) that should not be able to do any of these things. Again, these actions constitute FRAUD, “Will not sign” is FRAUD, removing a bank employee's name from an account without verification of future EFT's or transfers also is FRAUD. With all of the above, a debit card was used by Katie Coniglio

AFTER she removed her name from the account, again, BANK FRAUD by an employee of First Federal Community bank.

Sincerely,

Vince M Coniglio III

Enclosure

CC: Susan Pucci
Herbert Morello
File