

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

First Federal Community Bank  
ATTN: Angie Delong  
Wooster Ave  
Dover Ohio 44622

Dear Ms. Delong,

I am sending this as a last resort before I take this to additional steps. I am tired of being threatened, bullied and lied to by First Federal Community Bank. First Federal has failed not only their customers but also bank policy by not seeking remedy for any of these infractions of bank policy and possibly criminal actions. These listed accounts had my name (Vince Coniglio) listed on them, they also had my Social Security number attached to them. These were also MY accounts but somehow they seem to only be Katie Coniglio's account in First Federal's eyes.

HA# XXXXX252 / cust. sav. # XXXXX880

**First Federal Community Bank**  
**SIGNATURE RELEASE**

With reference to Account Number XXXXXX902 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)	Printed Name
(1) <u>Per Katie's req. Removed name from acct.</u>	<u>Vincent Coniglio</u>
(2) <u>Will not sign.</u>	_____

SIG REL KK 10-01

- Document is fraudulent: I never refused to sign anything or asked to sign, date is incorrect, two additional accounts on the top of the form so this is for three accounts

Questions:

1. Who accepted a customer's word that someone "refused to sign"?
2. How would this have been handled if it was not Katie Coniglio, a bank employee? If a "regular" customer did this the teller would have refused or it would be chaos, "refused to sign" what next? Mortgage? Car title/loan? A check that needed endorsed? This is theft & fraud by multiple bank employees.
3. Why wasn't I notified that Katie Coniglio was going to steal money from a joint account?
4. This all applies to three accounts, and were they all done at the same time or were they "tacked on" later?

All of these things from First Federal's Director of Training who should know the policy and procedure for this type of thing. This also had to be done with more than one employee involved as Katie Coniglio can not (should not) access her accounts and make changes without someone else involved. If this was done at different times for the three accounts she now has lied & committed fraud multiple times.

Please also remember all of these changes needed to be put into a computer. That computer program stores all of that information with time, date, employee and so on. These little archaic scraps of paper just make my job easier. There are also the terminals, where these people were logged in when these changes were made. With the icing of the security cameras on those same dates, times & terminals we will be able to see who all were involved in this bank fraud and abuse of a customer's account. .

**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 1<sup>st</sup> day of February, 2021.

Signature(s) \_\_\_\_\_ Printed Name \_\_\_\_\_

(1) Katie Coniglio Katie Coniglio

(2) \_\_\_\_\_

SIG REL KK 10-01 Shaelyn Zimmerly as benefic.

- The second document is also fraudulent:
  1. If Katie Coniglio removes HER name from an account and I had just been previously removed, whose name is on the account?
    - Someone had to ADD Vince Coniglio's name back to that account
    - I was never informed of my name being added to a joint account
    - How can a name & social security number be added to an account without consent?
  1. What about the other two accounts? If the second was to correct the first "mistake" where are those accounts and details on those?
  2. How about removing the beneficiary without my consent? Does a customer (that is also an employee & trains others) dictate who something is left to when I die?

When a customer removes a name from an account & withdrawals most of the funds but leaves it open for EFT's & debit card transactions (Katie Coniglio also used the debit card on the account she took her name off, that very same day [debit card fraud?] doesn't the teller question any of these actions? A customer comes into the bank, withdraws all the money and then removes their name from the account? This does not set off a red flag? This is not in the bank's best interest to question? (for a regular customer but Katie Coniglio works at First Federal so she can do whatever she wants?) Remember she also had to have others help in this little bit of fraudulent changes to an account. Computer logs are there, terminals and so on, we can also see how many people are involved.

- I now received my overdraft notices
  1. I phone the number on the form to ask "What account?" She told me she couldn't tell me anything so I said "thank you" and hung up (check phone recordings also)
- I receive my first of many nasty letters from Attorney Steve Anderson
  1. Letter one (2February21) about MY cell phone on MY 20 year old Verizon plan that I still had from Wilshire Net
    - I have her "personal" cell phone, that is incorrect, it was/is MY cell phone
    - Your employee Katie Coniglio is the one that left it unsecured. That would not be a problem of mine, that would be FFCB & their employees being careless with sensitive information. The phone had FFCB WiFi saved also but I didn't get on your network as I don't work there and that is none of my business
      1. I could have easily driven over to the office, connected to the WiFi & most likely found out even more information & emails along with possibly sensitive bank information. I would think this would be an issue with your employees. I even put MY phone with all of that

information in the night deposit of the Boulevard branch with Katie Coniglio's name on it

- What was my business is the communication between FFCB employees discussing all facets of my personal life & my mental health (a few times mocking my pain) These emails were sent using company @firstfed.com emails, during work hours, this was my business and should be FFCB's business with the toxic vitriol between employees during work hours
- First Federal threatening me with "legal action" over a cell phone that I own seems more than a little inappropriate. Possibly First Federal should have taken their own employee to task for their carelessness with bank information (it doesn't seem that you have done that as she still works there)

2. Letter two (4March21) is telling me that MY account with First Federal has a negative balance and "as a result is now closed" I am also not allowed to ask questions about this account or contact First Federal in any way to investigate the fraud that occurred concerning account(s) with my name and Social Security number attached. Threatening me with "contacting appropriate authorities" Possibly First Federal should internally investigate this matter before they threaten someone as it seems that everything that was done incorrectly with this account was done at First Federal bank and not anything by me.

3. Letter three (18March21) telling me if I need more information from First Federal on MY account it will cost me \$75 per hour to have someone that makes \$12 per hour hit a button on a keyboard to print the documents.

4. Letter four (7April21) me paying the fee to have my documents. Also First Federal telling me that I can not have information on my own account without a subpoena (do you treat all customers this way?)

Also enclosed is the statement from that account showing the debit card was used on the same day the account was closed at a business in Winesburg. It also shows many withdrawals on this account through a cash withdrawal, a large check of \$850 and an internet transfer on 1 February the same day Katie Coniglio removed her name from the account that Vince Coniglio was removed from with no documentation of being added back on the account.

Katie Coniglio also knew that there was an Electronic Funds transfer scheduled on that account and would hit within days causing the account to be NSF. Doesn't this constitute "writing a bad check"?

First Federal also continues to allow Katie Coniglio (and Shaelyn Zimmerly) to use the First Federal home office and PO box as her "home address". She has not only done this with the First Federal account but also with Allstate that had to be corrected as the car she drives titled in Vince Coniglio's name alone would not be insured.

I am sending this to you as a courtesy, you can contact me at 330.401.8870 or by email at [vince.coniglio@gmail.com](mailto:vince.coniglio@gmail.com)

I am going to turn this over to both the Dover Police department for investigation in addition to Tuscarawas County Sheriff for a full investigation. If a "normal" customer had done any of these actions individually, let alone so many they would be charged with more than a few criminal acts. First Federal continues to employ Katie Coniglio and the additional employees that assisted her in her manipulation of MY account with no consequences. I will no longer accept this from First Federal. I expect First Federal to contact me within 3 days of receipt of this letter about all of these irregularities with my account.

I also expect First Federal to internally investigate and prosecute the individuals involved in these account manipulations. I also expect First Federal to terminate employment of the individuals involved as they should rightfully be brought up on criminal charges. First Federal has chosen to protect these individuals for some unknown reason. First Federal continues to fail to cooperate with a lawful subpoena in addition to a Magistrate's order expecting full documentation of the accounts.

This is the last chance I will give First Federal to do the "right thing" with the individuals involved and that you have failed to do. I will expect my money returned to me for "research" into my account with First Federal. I will also be continuing with the lawful subpoena and if necessary the investigations from both Dover Police department and Tuscarawas County Sheriff as to why my account was used in these ways without my permission or knowledge.

First Federal can do the "right thing" and solve these issues or they can continue to protect the individuals involved. If First Federal continues with this shielding of employees that falsify documents, commit criminal acts, use debit cards fraudulently and other issues I will be forced to not only report these instances to the police but also have a civil suit filed against First Federal. I have not wanted to do any of these things but First Federal seems to think that protecting employees that cause harm to others is a righteous fight and continues that fight by keeping the employees and protecting them.

This document will also be posted on [firstfedsucks.com/criminal-action/](http://firstfedsucks.com/criminal-action/)

I will await your response.

Sincerely,

Vince M Coniglio III

cc: Attorney Susan Pucci (email)  
Attorney Herb Morello (email)  
Comptroller of the Currency case #03295819 (priority mail)  
Attorney Steve Anderson (certified)  
FFCB President/CEO Trent Troyer (certified)  
FFCB SVP/CFO Greg Dorris (certified)

Enclosures to Angie Delong, Trent Troyer, Greg Dorris