

False statements made by First Federal Community Bank and other issues that are incorrect with the report DPD-21-06206

- 1) This is a false statement, the date was not January 31, 2018. First Federal refuses to provide the computer print out of the transaction. Katie had put the wrong date on the form. She “corrected” this on February 1, 2021 by removing her name and Shaelyn Zimmerly as my beneficiary. First Federal refuses to provide any hard documentation of these add/removes to these accounts other than a handwritten copy. These items would all need to be entered into the main computer and authorized by another employee as Katie Coniglio is not allowed to access account information on her own as bank policy. Even when I accessed the account in the bank, I had to have specific bank employees deposit or withdraw money for me in these accounts.

I have had full access to all these accounts and my name was on these accounts continuously since they were opened. First Federal issued me an additional debit card in my name on one of these accounts November 2020. (HAS)

- 2) Katie was at the bank; the bank continues to cover and lie to avoid any responsibility in these matters. (Also why didn't they go to her residence and question her?)
- 3) Trent says that she took me off the account and I was reinstated within 20 days. There is no paperwork for this, there is no computer printout of this and, I was removed from THREE accounts with the “refusal to sign” but again, no paperwork for any of this other than handwritten documents. No one provides the computer logs or documents that can not be forged or misrepresented. The “Trent says”, notice the informality and also that the President of the bank is involved, not only is he involved but it only needs to be “his word” with again no hard evidence.
- 4) This did not happen in 2018, it happened in 2021. Why doesn't the bank want to provide the computer logs to show this other than a handwritten document? I would also like to see the computer logs for the removal/addition of my name in 2018 if everyone swears that was the date.
- 5) First Federal claims to have had “no policy” for removal of a name on an account. I find this hard to believe as anyone could walk into the bank and remove someone's name with any amount of money in their accounts without the other person's knowledge? Again, where is the policy? When is it dated? What was the original policy and what is the new policy and when did it take effect?
- 6) Katie used a debit card AFTER she removed her name from an account. This account was then NOT HER ACCOUNT to use and my personal account, she fraudulently used a card that she was not allowed to use or access any funds from an account that she had removed her name and all access to that account. Again, a bank employee.
- 7) The “cell phone” was my personal phone, that I purchased and have a receipt for that phone. I also have a receipt for the phone that Katie Coniglio is currently using

as it was both phones were to be returned to me. That phone was also on my Verizon account that I have had for close to 20 years. Katie did not have the phone password protected (I never knew my wife's passwords), the phone was left here at my home when she decided to move out. This is not an issue of mine but an issue between First Federal and their employee of leaving a unsecured device with proprietary bank information. This seems to be sloppy security on First Federal's part. [I would also like Attorney Anderson to stop making this clearly false statement as to a phone, my access and ownership] This is a First Federal security issue and not mine, Attorney Anderson has no party to my phone. The phone was never logged into the First Federal servers or Wi-Fi when it was in my possession. It was also given back to Katie Coniglio through the First Federal Boulevard night deposit, as I wanted no part of the lies and accusations of First Federal even with MY personal cell phone.

- 8) "Mr. Coniglio's account" this is the account I had no idea, had never received a statement at this address until after the account was put into the negative. Katie Coniglio had online statements and fully oversaw this account until she decided to play this little game. The letter I received from First Federal told me to call the bank at a specific number to discuss this account. I did that and the person that answered the phone had no knowledge, I politely said, "thank you" and hung up. (Again, check recordings). At this point Attorney Anderson sent another nasty letter about this account.
- 9) The subpoena Attorney Anderson referenced is the subpoena for account statements and records. Those were all delivered (they were previously purchase by me as First Federal made me pay for statements that I had no idea about). First Federal is currently in non-compliance with the subpoena asking for all the computer records and additional information on these accounts. They have refused to comply and also told Attorney Susan Pucci they intend to fight this subpoena.
- 10) I had mailed a certified letter to all parties concerned in this matter in addition to the Comptroller of the Currency (US government agency who has an open and ongoing investigation. Case 03314154 & 03295819) This was done as to protect my rights in a civil litigation against First Federal. This was done and I have signed delivery receipts.

Attorney Anderson making all of these statements have nothing to do with all of the things Katie Coniglio has done at First Federal bank. Attorney Anderson only wants to paint me in a bad light to the Dover Police Department. All of the letters he had sent were also in response to my asking for all of this information that they have continued to hide and shield Katie Coniglio from (I can provide copies at request). My contact with the bank is strictly business on accounts that had/have my name attached. There are no phone calls, no in person visits, never stepping foot on First Federal property. Before the letters in August 2021, my only contact was through Attorney Anderson personally or through my Attorney Susan Pucci.

I also want to make another statement about Attorney Anderson. Attorney Anderson was my personal/business attorney through my company. I hired him and directed him to my business partner to handle business related matters in addition to my previous personal matters. I have asked Attorney Anderson repeatedly if this is a conflict of interest him

“representing” my wife as a First Federal employee when he was also my personal attorney. It seems as the statements that Attorney Anderson is making to Dover Police department are more as a personal attorney to Katie Coniglio than a representative of First Federal bank. His concerns about a protection order do not seem in line with a company attorney and more so an attorney representing Katie Coniglio. Also, for some reason Heather Campbell seems to always come up in these matters. I do not know Heather Campbell, nor do I care or have asked anything about her. She is involved in this as my wife’s “friend” or accomplice in these matters. I would not be able to pick Heather Campbell out of a line up as I have only met her personally two times at company Christmas parties in the past few years as she has only worked at the bank for approximately four years. I feel Heather Campbell is also in some way involved and aided in these fraudulent actions. Heather Campbell is also not a “front line” or in any way involved in the banking aspect as she is in the marketing department.

As far as the protection order is concerned, I appeared in court and agreed to this. I have not contacted Katie or any of the parties in the protection order. I have contacted a bank that has accepted fraud and wrongdoing from one of their employees concerning an account with my name and Social Security number attached. The “letters” were copies of the statements to the Comptroller of the currency and mailed directly to the main office of the bank to the CEO, CFO and Security officer directly. I have every right to question this as it is a bank matter that is ongoing. With the protection order, those charges were dismissed due to lack of evidence (currently with a civil rights attorney) after they have tormented me and caused me undue stress and aggravation for seven months. Katie has repeatedly made false statements to Carrollton police about me that were not crimes trying to have me arrested. Katie also tried this once before with Dover Police and was rebuffed as to it was not a crime. She made statements to businesses that I was dead that I had to contact the Social Security Administration to clear that matter up also. Katie’s ongoing harassment of me through the court system is nothing more than a cudgel that she is using to cause me harm.

First Federal could solve this by providing the computer records of when these accounts were manipulated and by whom. They have also never given any reason or statements on the other two accounts that my name was removed from or why they let someone remove my beneficiary from those accounts. First Federal however does not want to provide the computer records as they know that they can not be forged or changed with a pen.

I would like to see the paperwork when my name was added back to the account in 2018, without my permission after Katie had removed it without my permission. I also find it hard to believe that a bank that has been in business for 100 years has no written policy on add/removal of a name from an account. First Federal still has not provided a “bank policy” on this matter or when it went into effect.

Fraudulent use of a debit card is a crime, married or not access to a bank account that in one person’s name can not be used by another person, more so after they have removed their name from an account. Withdrawing money from an account when EFT’s are in process is bad bank policy and I am sure there is also checks in place so that does not happen but in this instance it has happened and by a bank employee. She knew that EFT’s were going to be drawn from that account and First Federal sent me NSF charges to “my”

account. I then received nasty letters and other things Fraudulently opening or closing a bank account is also a crime, but it seems that in this instance it is not? Again, First Federal has never provided the computer logs/records of these accounts only paper copies that can be and were manipulated.

Dover Police left on my voicemail a statement of “they have decided not to fire her” is a telling statement. First Federal is afraid to fire Katie Coniglio as it would be admitting guilt in this matter.

cc: Dover Police Department
Attorney Susan Pucci
Comptroller of the Currency