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November 5, 2013

Via Email and Mail

Andrew B. Delaney
Martin & Associates
P. O. Box 607
104 North Main Street
Barre, Vermont 05641

RE: ABA Routing Numbers - Greg Thatcher

Dear Mr. Delaney:

I am in receipt of your letter dated October 24th. I appreciate the courtesy of your notification.

The American Bankers Association's position has not changed and your client's re-posting of the routing function on his website is at his own risk.

In addition to infringing the ABA's copyright, Mr. Thatcher's actions may put the public at risk. We have found instances where unauthorized sites are disseminating inaccurate information. Typically, these sites do not regularly update their records and thus do not take into account crucial information such as any new ABA Routing Numbers issued or any retired routing numbers resulting from the merger or going-out of-business of a depository institution (e.g., we have discovered one site that was using 6 year old data). Even the data in the FedWire and FedACH files that are currently available from the Federal Reserve website are not entirely up to date.

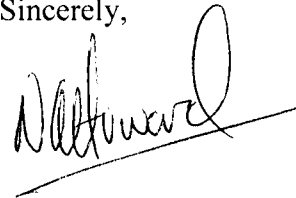
If your client is obtaining the information from the Federal Reserve website, he is ignoring the restrictions placed on that information by the Federal Reserve. The Federal Reserve website states that the information may not be sold, re-licensed or otherwise used for commercial gain. Your client is using the ABA Routing Numbers for his own commercial gain, namely to generate advertising revenues, in violation of this restriction.

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The ABA is committed to providing only the most accurate information possible on Routing Numbers and is continuing to take steps to address this problem.

Sincerely,

A handwritten signature in black ink, appearing to read "Nigel L. Howard", written over a horizontal line.

Nigel L. Howard

cc: The American Bankers Association