

# MARTIN & ASSOCIATES

## ATTORNEYS

P.O. BOX 607 • 104 NORTH MAIN STREET • BARRE • VERMONT 05641

---

CHARLES S. MARTIN  
ALLISON N. FULCHER  
BRIAN M. AMONES  
ANDREW B. DELANEY  
LISA M. CAMPION

802-479-0568  
FAX: 802-479-5414  
www.martinassociateslaw.com

*Via email (nhoward@cov.com) and U.S. Post*

November 19, 2013

Nigel L. Howard, Esq.  
Covington & Burling LLP  
The New York Times Building  
620 Eighth Avenue  
New York, NY 10018-1405

**RE: *ABA Routing Numbers***  
***Greg Thatcher***

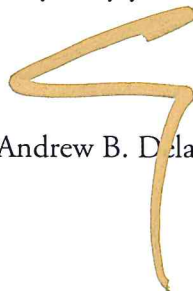
Dear Attorney Howard:

Thank you for your letter dated November 5, 2013. We still have some questions. How do bank routing numbers qualify for copyright protection? Is there some case law or a statute to support the ABA's position? We've researched this issue at some length and we came up empty. Please elaborate. Our client has expressed a willingness to take down the routing-numbers section of the website should he in fact be violating some copyright.

Regarding the accuracy concerns: Have you visited Mr. Thatcher's site? Is there any inaccurate bank-routing information on his site? As far as the accuracy issue with the Federal Reserve goes, we'd suggest you bring that to the Federal Reserve's attention. Our client holds little sway with the Fed.

Finally, we're not clear on your client's cavil regarding the Fed's usage restriction. Do you also represent the Federal Reserve? Or was this just information you thought we might find useful? We'll wait to hear from you.

Very truly yours,



Andrew B. Delaney

CC: Greg Thatcher