

BB

8/21/11

Page 1 of 3

STATEMENT OF ELANA LAHAM & MICHAEL LAHAM
530 Burnett Avenue North #10
Renton, WA 98057
Phone: 425-965-8754


CASE NUMBER 11-8326

On 8/19/11 we told Mark Prude K, so called manager of the Renton Branch located at 617 South 3rd Street, Suite B, Renton, WA 98057, that we are closing out our checking account at Union Bank because we will no longer tolerate being customers that are treated like crap for NO reason by him and his staff.

We are not even going to dignify the infantile asinine behaviors of the little children that work at Union Bank with the details of what they do on a day to day basis to annoy those who give them a livelihood.

Even though we sent Mark Prude K a follow up e-mail informing him that we are closing out our account; and that we are going to another Union Bank branch to close out our account and even though we have immediately taken action to transfer our money into our other bank -

Instead of allowing us to do so, Mark Prudek has chosen to continue to VICTIMIZE US WITH HIS BULLYING BEHAVIOR by REFUSING TO LET US PEACEFULLY CLOSE OUT OUR OWN ACCOUNT. Instead he has forwarded instructions to a Marietta Williams, Regional Manager, Union Bank, Phone: (253) 591-2082, to CLOSE OUT OUR ACCOUNT FOR US so that MARK PRUDE K can continue to HARASS US FOR NO REASON BY:

- a) attempting to cause our \$36,000 balance in our Union Bank checking account to get lost in the mail
- b) attempting to cause any outstanding checks from our checking account at Union Bank to bounce
- c) attempting to cause direct deposit paychecks to get lost in limbo by not allowing them to get rerouted to our other bank account that we are now setting them up into
- d) attempting to prevent us from collecting the \$1,000 security deposit refund from FirstBank that they owe us because since we cancelled our credit card account with them

8/21/11

Page 2 of 3

STATEMENT OF ELANA LAHAM & MICHAEL LAHAM
530 Burnett Avenue North #10
Renton, WA 98057
Phone: 425-965-8754


CASE NUMBER 11-8326

e) attempting to tarnish our reputation as decent people by contacting the Renton Police Department by filing a bogus police report against us and wasting United States Citizens tax dollars to put a no trespassing band on us AS IF WE ARE GOING TO GO BACK TO THAT BRANCH LET ALONE DO ANY FURTHER BUSINESS WITH ANY UNION BANK!!!

THE REAL REASON Mark Prude K IS DOING ALL OF THIS is so that he can cover his sorry butt that it is he who has caused a \$36,000 checking account to close out because he refuses to do his job and act like a MANAGER OF A BANK.

According to Union Bank's Disclosure & Agreement Booklet page 53 it states, "WE MAY CLOSE YOUR ACCOUNT FOR ANY REASON". Then it gives the following examples of legitimate reasons for unilateral closure by the bank of a customer's account -

"HAVING A ZERO OR NEGATIVE ACCOUNT BALANCE FOR MORE THAN FORTY FIVE DAYS

NONSUFFICIENT FUNDS

OVERDRAFTS

OR OTHER UNSATISFACTORY ACCOUNT ACTIVITY".

But since MARK PRUDEK is a MEAN, STUPID, SELFISH, LAZY, ARROGANT, LYING, FLUNKY, BULLY COWARD, he has elected to ABUSE THIS POLICY BY USING IT AGAINST CUSTOMERS WHO REFUSE TO PUT UP WITH THE SICK DOUBLE STANDARDS AND DOUBLE TALK OF HAVING TO HAVE THEIR DIGNITY TAKEN AWAY FROM THEM BY RUDE FOR NOTHING EMPLOYEES OF UNION BANK WHO HAVE NOTHING BETTER TO DO BUT MAKE TROUBLE

Hence, in answer to the three telephone messages that a Marietta Williams, Regional Manger of Union Bank at 253-591-2082 left on our answering machine on 8/19/11 we say the following:

"WE ARE NOT EVEN GOING TO DIGNIFY IT WITH A REPLY"

8/21/11

Page 3 of 3

STATEMENT OF ELANA LAHAM & MICHAEL LAHAM

530 Burnett Avenue North #10

Renton, WA 98057

Phone: 425-965-8754


CASE NUMBER 11-8326

The following is the follow up e-mail that we sent to Mark Prude K on 8/19/11 at 12:09 p.m.

From: Laham, Michael S
Sent: Friday, August 19, 2011 12:09 PM
To: 'mark.prudek@unionbank.com' [mark.prudek@unionbank.com]

August 19, 2011

Union Bank
617 South 3rd Street, Suite B
Renton, WA 98057
Phone: 425-277-6866
mark.prudek@unionbank.com

Attention Mark Prude k

Be informed we came today to tell you we are closing out our account because Crisanta Cupsa was unbelievably rude to us for NO reason and you did NOTHING about it. Tatiana Schmidt Wilson ought to have your job since she apologized twice for Crisanta's grossly unprofessional infantile temper tantrum. NOW WE KNOW WHY WE NEVER SEE ANY OTHER CUSTOMERS IN YOUR BRANCH.

Be informed that we are going to another branch of Union Bank to close out our account. We do NOT give you the authority, that you so rudely took the liberty of taking, to send us a check in the mail. We have a direct deposit that has to be stopped, we have a refund of a deposit from First Bankcard for \$1,000.00 that your bank owes us if they do not send it back to us directly, and we have to be sure that we collect all of our \$30,000.00 plus dollars that your bank owes us.

WE DO NOT HAVE TO PUT UP WITH YOUR DOUBLE STANDARDS AND YOUR DOUBLE TALK SO GOOD BYE AND GOOD RIDDANCE! ENJOY THE BAD ECONOMY THAT PEOPLE LIKE YOU MAKE.

Most Sincerely Yours,
Michael S Laham and Elana Laham