

December 28, 2025

FORMAL DISPUTE - UNAUTHORIZED ACCOUNT CLOSURE BMO Bank (formerly Bank of the West)

TO: BMO Harris Bank Customer Service Attn: Dispute Resolution Department 111 West Monroe Street Chicago, IL 60603

Customer Service Phone: 1-888-340-2265 Dispute Fax: [BMO Dispute Fax Number] Online: BMO.com/disputes

FROM: Thurman Earl Robinson Jr. Thurman Malik Robinson Mailing Address: 15634 Wallaceville Rd. #800-170 Houston, Texas 77049 Email: terobinsony@gmail.com Phone: [Your Phone Number] DOB: 08/27/1988 California ID: D5309598

RE: Dispute of Unauthorized Account Closure Account: [Your BMO Account Number]
Account Holder: Thurman Earl Robinson Jr. / Thurman Malik Robinson

Dear BMO Harris Bank,

I am writing to formally dispute the unauthorized closure of my account and to demand immediate investigation, restoration of my account, and compensation for damages incurred.

ACCOUNT INFORMATION:

Account Holder Name: Thurman Earl Robinson Jr. (Thurman Malik Robinson) Account Number: [Your Account Number] Account Type: [Checking/Savings] Date Account Opened: [Date] Date Account Closed: [Date account was closed] Reason Given for Closure: [State reason given by BMO, if any]

UNAUTHORIZED CLOSURE - FACTS:

1. My account was closed without proper notice or explanation 2. I did not authorize or request account closure 3. I was not provided with required advance notice under federal banking regulations 4. Account closure caused severe financial hardship and damages 5. I have documentation and evidence (including 70,000+ images from iPhone) supporting my claims

VIOLATIONS OF BANKING REGULATIONS:

BMO's unauthorized closure of my account violates:

1. Federal Deposit Insurance Act (12 U.S.C. § 1831) 2. Fair Credit Reporting Act (15 U.S.C. § 1681) - if closure reported to ChexSystems 3. Electronic Fund Transfer Act (15 U.S.C. § 1693) - if electronic transactions were affected 4. Office of the Comptroller of the Currency (OCC) regulations 5. State consumer protection laws 6. BMO's own account agreement and terms of service

DAMAGES INCURRED:

As a direct result of this unauthorized account closure, I have suffered:

ECONOMIC DAMAGES: 1. Loss of access to funds in account 2. Inability to pay rent, utilities, and essential expenses 3. Bounced payment fees from third parties 4. Late fees on bills that could not be paid 5. Loss of employment income due to inability to receive direct deposits 6. Damage to credit score and financial standing 7. Costs of obtaining alternative banking services 8. Time and expense of gathering documentation and pursuing this dispute

NON-ECONOMIC DAMAGES: 1. Severe emotional distress and mental anguish 2. Loss of sleep and anxiety over financial instability 3. Humiliation and embarrassment 4. Exacerbation of existing medical conditions and disability 5. Fear and insecurity regarding housing and basic needs

AGGRAVATING CIRCUMSTANCES:

The timing and manner of this account closure is particularly egregious because:

1. I was already experiencing extreme hardship due to my father's death 2. I am facing eviction and homelessness 3. I have medical disability requiring ongoing care 4. Tax season is approaching and I need account for business income 5. I had no warning or opportunity to make alternative arrangements 6. BMO failed to provide explanation or recourse

EVIDENCE AND DOCUMENTATION:

I have extensive documentation supporting this dispute, including:

1. Account statements showing account history 2. Documentation of deposits and transactions 3. Correspondence with BMO (emails, letters, phone call records) 4. Evidence of damages (eviction notice, utility shutoff notices, etc.) 5. 70,000+ images on iPhone documenting transactions and issues 6. Screenshots of account access denials 7. Third-party statements showing bounced payments 8. Medical records showing stress-related health impacts 9. Death certificate of father (showing hardship circumstances) 10. Proof of identity and account ownership

IMMEDIATE DEMANDS:

I demand that BMO Harris Bank immediately:

1. REOPEN my account and restore full access 2. RESTORE all funds that were in the account at time of closure 3. WAIVE all fees associated with account closure or reactivation 4. PROVIDE written explanation for unauthorized closure 5. CONFIRM that account closure will not be reported to ChexSystems or credit bureaus 6. COMPENSATE me for all economic damages listed above 7. PROVIDE assurance that account will not be closed again without proper notice 8. ACKNOWLEDGE wrongful conduct and violation of banking regulations

LEGAL RIGHTS AND REMEDIES:

I am aware of my rights under federal and state law, including:

1. Right to file complaint with OCC (Office of the Comptroller of the Currency) 2. Right to file complaint with CFPB (Consumer Financial Protection Bureau) 3. Right to file complaint with Texas Department of Banking 4. Right to pursue civil litigation for breach of contract, negligence, and violations of law 5. Right to seek damages including economic losses, emotional distress, and punitive damages 6. Right to arbitration under account agreement (if applicable) 7. Right to class action participation if this is systematic issue affecting multiple customers

REGULATORY COMPLAINTS FILED:

I am simultaneously filing complaints with: - Consumer Financial Protection Bureau (CFPB): consumerfinance.gov/complaint - Office of the Comptroller of the Currency (OCC): helpwithmybank.gov - Texas Department of Banking - Federal Reserve Consumer Help

Center

TIMELINE FOR RESPONSE:

Under federal banking regulations, BMO must: - Acknowledge this dispute within 10 business days - Complete investigation within 30 days (or 60 days for certain electronic transactions) - Provide written findings and resolution

I expect a response to this dispute no later than January 10, 2026.

CONTACT INFORMATION:

Please respond to this dispute via: Email: terobinsony@gmail.com Phone: [Your Phone Number] Mail: 15634 Wallaceville Rd. #800-170, Houston, Texas 77049

I am available to provide additional documentation, participate in investigation, or discuss resolution.

RESERVATION OF RIGHTS:

I reserve all rights and remedies available under law. This dispute letter does not waive any claims, defenses, or causes of action. If BMO fails to satisfactorily resolve this matter, I will pursue all available legal remedies including civil litigation.

AUTHORIZATION FOR INVESTIGATION:

I authorize BMO to investigate this matter and to contact third parties as necessary. I authorize release of account information to regulatory agencies investigating this complaint.

I request that all communication regarding this dispute be in writing and that BMO preserve all records, documents, and evidence related to my account and this dispute.

VERIFICATION:

I certify under penalty of perjury that the statements made in this dispute letter are true and accurate to the best of my knowledge.

Sincerely,

Thurman Earl Robinson Jr. Thurman Malik Robinson DOB: 08/27/1988 California ID: D5309598

Date: December 28, 2025

ENCLOSURES:

1. Copy of California ID (D5309598) 2. Account statements (if available) 3. Correspondence with BMO 4. Evidence of damages (eviction notice, utility bills, etc.) 5. Death certificate - Thurman Robinson Sr. (hardship circumstances) 6. Documentation of 70,000+ images available for review

COPIES TO:

Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 Website: consumerfinance.gov/complaint

Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 Phone: 1-800-613-6743 Website: helpwithmybank.gov

Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705 Phone: 1-877-276-5554 Website: dob.texas.gov

SUBMISSION METHODS:

1. ONLINE DISPUTE: BMO.com - login and file dispute through secure portal 2. PHONE: 1-888-340-2265 (document call with notes of date, time, representative name) 3. MAIL: Certified Mail, Return Receipt Requested to address above 4. FAX: [BMO Dispute Fax Number] with delivery confirmation 5. IN PERSON: Visit local BMO branch and request manager assistance

FOLLOW-UP:

- Document all communication with BMO (save emails, record call details, keep letters) - Follow up every 7-10 days if no response - File regulatory complaints if BMO does not respond within required timeframe - Consult attorney if BMO denies dispute or refuses to restore account

LEGAL ASSISTANCE:

If BMO does not resolve this satisfactorily: - Texas RioGrande Legal Aid: 1-888-988-9996 - Lone Star Legal Aid: 713-652-0077 - Private banking law attorney (contingency or low-cost consultation) - Small claims court (if damages are within jurisdictional limit)