

This document has excerpts from the complaint that I sent to the authorities about my victimization. This first part picks up where we left off on my previous appointment. It gives details about how I figured out that Bill was using my coworker/friend Jenny to get info about me. I start by defining a term that is is used "plagiarized private thoughts."

Jenny will sometimes express what I have come to call "plagiarized private thoughts."

23. Jenny, I have sadly come to realize, suffers from some kind of deficit. Despite being very capable in many ways, she has some limitations. One of the ways this deficit will express itself is by Jenny telling you things that she has heard from or discussed with others but to which she attributes to her own private thoughts or "speculations."

155. The unbearable stress and the hell created by the mismanagement of WLS was on my mind constantly. It was more than I could deal with. This has some side effects as I am going about my typical workflow with my offices.

156. My offices and I had a different way of doing things. Part of this different way of doing things was that we were constantly communicating. We were constantly on the phone discussing customers, sometimes for up to 60 to 100 minutes at a time. We were also on Lync communicating through IMs very frequently.

157. This constant communication, as I am under traumatic stress, creates an irresistible opportunity for me to vent. I vent about the unbelievable stress caused by the mismanagement of the WLS. I would sometimes tell my offices what a joke WLS was becoming. I also told them of the extreme stress the QA staff would sometimes cause me. Relative to me and also relative to my offices, our QA staff were quite far behind the curve on some of the subject matter of my work.

158. One day after a meeting, I send Jenny an IM, saying "Bill hates me." She replies: "he doesn't hate you. It just bothers him how you throw the dept under the bus to your offices, and how you bad mouth QA to them." I ask her "did he say this to you?" She replies "no, I'm just speculating."

159. She obviously wasn't just speculating. She has no way of knowing this. She sits 40ft away from my desk. I'm nowhere near loud enough on the phone for her to hear me. I'm for sure not loud enough for anyone to hear me on Lync (typing in a chat window is silent). This is another plagiarized private thought, and the source is obvious.

Bill has told her this. I am clearly a frequent subject of conversation between Jenny and Bill.

160. Immediately following this IM exchange between Jenny and I, Bill calls all of the credit analysts over for a sudden and unplanned trip to the ice cream shop. He says the ice cream is on him. We are then told to go home early and that we would still be paid for a full day's work.

161. The timing makes what has occurred obvious. I tell Jenny that Bill hates me. She "speculates" as to why that's not true, and then she "speculates" as to what Bill's grievances are. After I respond to her, Bill makes this goodwill gesture of giving us ice cream. He's trying to cure this situation he has no clue how to handle. Jenny doesn't hear the grievances I tell my offices, but Bill surely does. My offices wonder what the hell is going on at this place.

162. I don't need Bill to buy me ice cream; I need him to forget about his stupid policies, and I need him out of my life. Unfortunately, later on, the exact opposite is what happens. Bill's pattern of using Jenny to indirectly handle the frustration I cause him and to get information about me gets bumped up to another level, and it destroys me.

### III. The Invasion of My Privacy

163. When I got my job at Wells Fargo, I didn't want to keep the hell I left back home a secret forever. I also left open the possibility that I eventually tell some people about some of the other details about my life, like that I went to the hospital at age 18. I would leave small and subtle clues regarding the things in my life that might run others away. This was meant to very slowly desensitize people. I knew I would never be able

to just give them my story on them all at once. That for sure would be far too much for them to handle.

164. After I had been working for Wells Fargo for around 4 years, in November 2017, I dropped a hint about the way I was treated back home. I told my good friend at Wells Fargo, named Tunny, that “all kinds of people back home hate me, and some of them are on my Facebook, I am sure.” Tunny, looking confused, says “what do you mean they hate you?”. I cannot remember my reply, but she seemed very confused and perturbed by this. She says “I can look you up (meaning “look me up” on Facebook) by phone number, right?” She said she didn’t previously know I had a Facebook. I told her that my privacy settings were maxed out, and she might not be able to find me.

165. On November 30<sup>th</sup>, 2017 not many days after I tell Tunny about the people on my Facebook, Jenny and I are talking on the phone. Jenny asks for a link to my Facebook profile. Jenny says she wants a link to my Facebook profile so that she can send me a picture of her friend. I didn’t think much of this request, though it was odd that she would need a link to my Facebook to send me a picture. Our phones would have also worked just fine for this.

166. On the next workday following my giving Jenny the link to my Facebook profile, people at work start treating me differently. They began to have this same reaction that people in the mountains had after they heard the things that go around about me. I am fine-tuned to recognize this reaction.

167. Around the day I notice this reaction, I am on the phone with Jenny and I self-consciously tell her that I’ve only had one girlfriend in my life. Jenny is not surprised and has no reaction to this at all. She clearly has already heard this from someone.

168. I begin to experience trauma and horror over my workplace now turning into the hell I left. I send a text message to a friend named Mei Xie, who goes by Katie Xie ("Katie"). Katie used to work at Wells Fargo and we would also send texts to one another outside of work. In replying to my text message, Katie has this same disparaging attitude towards me.

169. This was it. This was all I could take. I felt surrounded everywhere. My workplace and my life outside of Wells Fargo had clearly mutated into the hell I had left. It had mutated into the hell that made me want to die for five years straight before moving to Charlotte, and it had done so in an instant.

This next part is a summary of my initial victimization. This gets us to about September 2020. I turned my complaint over to the authorities on October 28th, 2020

### Summary and Overview

3. The first unlawful behavior was committed by Wells Fargo in December 2017, during the time in which I was an employee of Wells Fargo's commercial lending segment. A completely incompetent, incapable, and unqualified man was given a very senior role over the department I worked for at Wells Fargo. In a characteristic event of complete, absurdly incompetent idiocy this unqualified senior manager had a former employee "look into my past". In doing this, Wells Fargo committed a civil intrusion upon seclusion. This former employee is named Jennifer Cox ("Jenny"), and she was a friend of mine at Wells Fargo. Jenny had been one of my coworkers in our segment of commercial lending, and she and I had continued to be friends after she left Wells Fargo.

4. All I wanted was to talk about what had happened. I attempted repeatedly, and in futility, to have an honest conversation about this invasion of privacy. I did so for over 1.5 years following the first week of December 2017, the approximate time that the invasion of privacy occurred. I repeatedly offered to do so under terms of "being

completely forgiven”, “no consequence”, and similar terms. At one point, I offered to sign a nondisclosure agreement. I didn’t know for a very long time that Wells Fargo was behind what had occurred. I just knew that someone from work had been speaking about me to others from the life I had left in the mountains of western N.C., which is the area where I had lived prior to moving to Charlotte.

5. It was the sudden change in behavior of my coworkers and management that made it clear to me that someone had been speaking to these people from my previous place of living. I was treated at Wells Fargo, during and following the first week of December 2017, in a way that was unmistakably familiar. It was reminiscent of and exactly like treatment that I had received while living in the mountains of western N.C.

6. In the mountains I was subjected to disparaging treatment and stigmatization because I have a history of hospitalization for mental health treatment. I lived in secret but terrible pain in this place, before moving to Charlotte N.C. in August 2011.

7. When I moved to Charlotte, in addition to leaving behind some very painful mistreatment, I had left behind a big mess. The mess I left behind included people who tried to kill me. Being told the truth literally felt like (and likely was) a matter of life and death.

8. Wells Fargo wasn’t interested in telling the truth. It seems clear, at the present moment, that Wells Fargo has instructed Jenny to not admit to what happened for the entire time. I believe she was told to not admit to it at all costs. My first attempts to be told the truth were directed at Jenny. I had known from the beginning that Jenny knew something about it. It was only after she made a Freudian slip that I realized she was the person (or among the persons) who had spoken to someone.

9. Rather than telling the truth, Wells Fargo turns to its seemingly most familiar method of engaging with life to address this situation; it's called crime. As my requests to be told the truth become more desperate and then eventually more intense and demanding, Wells Fargo decides to respond. The megabank appears to perceive requests for it to be truthful to be tantamount to a declaration of war. This mentality becomes evident when, in April 2019, Wells Fargo initiates a shock and awe counterattack of wantonly ambitious criminal behavior.

10. In its process of uncontained wanton criminality Wells Fargo induced into crime, corruption, and deceit what seems like the entire infrastructure of my city. This includes the Charlotte-Mecklenburg Police, local crisis line, and The Charlotte-Mecklenburg Hospital Authority, the corporation which owns the hospital I go to for care and which currently does business as Atrium Health. Each of these entities has participated in Wells Fargo's criminal plans and criminal activities.

11. A local crisis line, known as Mobile Crisis and owned by The Sante Affiliate Group, was paid to create a fraudulent healthcare record. The same crisis line then participated in the obtaining and processing of a false pretense, fraudulent civil commitment petition. It does this along with Jenny and the Charlotte-Mecklenburg Police.

12. An officer of the Charlotte-Mecklenburg Police, as an obviously premediated component of processing this knowingly fraudulent petition, deliberately violated my constitutional right to due process of law. As I will detail in the body of the complaint, he was aided in this by Atrium Health, the healthcare nonprofit that owns the inpatient psychiatric facility that I was transported to and then forced to stay in.



13. My inpatient stay was cut short because Wells Fargo had, apparently, made a miscalculation in its process of inducing Atrium Health into crime. Wells Fargo didn't pay off or work in secret with *all* of the staff at Atrium; it appears to have only paid off or worked in secret with *some* of the staff at Atrium. I was interviewed by more than one doctor during my stay at Atrium Health's inpatient unit. I was also interviewed by employees called psychiatrist assistants. After staying just a few days in the inpatient unit, a team of doctors and staff, I was told, had independently concluded that there was nothing at all wrong with me.

14. The findings of the doctors who examined me included that the claims on this petition, prepared by Jenny and a Mobile Crisis counselor, were clearly not true. These included claims that I was "paranoid", "delusional", and "thought my friends were out to get me", to paraphrase. This bizarre way of describing my claim that Jenny, and perhaps others, had perpetrated a violation of my privacy was intended to discount my belief that a privacy violation had occurred at Wells Fargo. The surrounding events make it clear that Wells Fargo has intended to use my mental health diagnosis to cover up its misdeeds. Wells Fargo has intended to convince me and anyone else that my belief about what had occurred was a "delusion" resulting from my mental health condition.

15. Following my hospital rejecting the civil commitment petition, Wells Fargo found itself in a pickle. The bank appears to have been concerned with what evidence my hospital may have of its criminal behavior. This becomes apparent when Wells Fargo again, seemingly reflexively, turns to crime.

16. Wells Fargo's next move is to offer an employee, named Shirley, at Atrium Health's finance department some, apparently large, amount of money. The money was to be in exchange for delivering, to Wells Fargo, my healthcare records from Atrium Health's internal records. This possibly also included obtaining and delivering records from other providers. Shirley would be able to procure my healthcare records if she could convince me to allow her to file a Medicaid application on my behalf. She could also procure them if she filed a Medicaid application without my consent or knowledge, and that is the avenue she eventually pursued.

17. Wells Fargo's criminal ambition is extreme and is only exceeded by my ability to catch them in the act. I catch them once again in this crime involving Shirley and Atrium Health. I characteristically know something isn't right on June 6<sup>th</sup>, 2019, when Jenny tells me that I need to call Shirley at Atrium Health. Jenny says that Shirley has called Jenny on Jenny's work number looking for me. This was odd for many reasons; the principal one being that *I* didn't even know Jenny's work number at this time (so how does Atrium get it?).

18. Trying to get to the bottom of what Atrium is up to, I record a phone conversation with Shirley without Shirley's consent or knowledge. In the state of N.C., I need neither. Shirley tells me that she is an employee of Atrium's finance department and that part of her role is filling out Medicaid applications on behalf of patients. Very early in our talk, I state that I have **no** interest in Medicaid. Despite this, Shirley makes repeated, sometimes desperate attempts, for spurious reasons and under false pretenses, to get my full 9-digit social security number.

19. I would later confirm with Atrium Health Corporate Privacy staff that Atrium's finance department's **only** use for my full social security number was to obtain my healthcare records and then file a Medicaid application. This makes it clear that my healthcare records were what Shirley was after. For reasons which will be explained in the body of this complaint, it seems almost certain that she intended to file a fraudulent Medicaid application to cover her tracks.

20. Given that Wells Fargo has used its enormous financial resources to induce Atrium Health into crime, it may appear that Atrium Health has been corrupted by Wells Fargo. Atrium Health's behavior, unfortunately, seems to indicate that to say that Wells Fargo corrupted Atrium Health is to make a bit of an overstatement. Atrium appears to have been either corrupt or ripe for corruption for the entire time I have been its patient. This seems to be the case despite the fact that Atrium's rabid corruption only became clear following my stay at its inpatient unit.

21. That Atrium has no inhibition in committing crimes is made clear following my telling my nurse practitioner psychiatrist, Kathleen Peniston ("Kathy" or "my doctor"), about the suspect behavior coming from Shirley and Atrium's finance department. During the appointment when I first tell her about Shirley's behavior, Kathy discounts my concerns; what I describe does not seem suspect to her. In a subsequent appointment, however, I give her more details that make it clear in her mind that what has occurred really is suspect. She doesn't directly express to me that she has had this realization, that what I had suspected was true. Instead, she gets a strange look on her face, the meaning of which didn't immediately fully register with me.

22. The meaning and implication of Kathy's strange demeanor became clear when, following the appointment where I gave her the new, more conclusively inculpatory details, I am speaking to Jenny. As we talk, Jenny, very strangely, has things on her mind that I have discussed with Kathy. I have spent many hours talking to Jenny, and I know exactly how it happens when she gets things on her mind like this. Jenny will sometimes express what I have come to call "plagiarized private thoughts."

23. Jenny, I have sadly come to realize, suffers from some kind of deficit. Despite being very capable in many ways, she has some limitations. One of the ways this deficit will express itself is by Jenny telling you things that she has heard from or discussed with others but to which she attributes to her own private thoughts or "speculations."

24. In investigating this strange occurrence, it became clear that Kathy had reached out to Jenny and Wells Fargo in an attempt to save Atrium from the consequences of Atrium's rampant criminal behavior. Kathy knew I had the recorded phone call with Shirley from Atrium's finance department. She seems to have clearly been concerned about the potential consequences for Atrium.

25. Kathy, it has become clear to me, is in this business for her career. That's what matters to her, and she has no compassion for her patients. Her career was her concern, not that Wells Fargo is abusing Atrium's facilities and using Atrium's government provided funds first to perpetrate and then to cover up Wells Fargo's criminal behavior.

26. Wells Fargo doesn't have to bribe Atrium for my health information, Kathy will hand it over voluntarily if that's what it takes to protect Atrium and her career. It may have been a tit for tat exchange in which each party shares notes, in an attempt to

evade the legal liabilities each of them had accrued. It may have been an attitude of “he’s causing us trouble. Whatever Wells Fargo wants, I will just give it to them.”

Whatever it was, she shared my health information with someone who I had deauthorized over half a dozen times. It was a violation of my rights and violation of the law, and it was far from the first of these to happen.

27. I now have evidence that Kathy and Atrium have been engaging in HIPAA violations against me since at least May of 2019. It appears that Kathy had discovered that Atrium was up to no good early on, following my inpatient stay. It appears that this splurging of my health information wasn’t the first time that Atrium has contacted Jenny without my consent.

28. The evidence for these HIPAA violations includes that Jenny has been speaking to my mother, behind my back and against my consent, for a very long time. There is one entity in the state of N.C., or anywhere else that I am aware of, that has both Jenny’s number and my mother’s number. That entity is Atrium Health who, as I will describe in the body of this complaint, ***forced me to give both numbers to them and then refused to delete them.***

29. Atrium Health doesn’t seem to realize that its patients have rights. Atrium’s employees seem so unafraid of consequences that they casually break the law anytime they feel like it. Their unlawful and unethical behavior continues to the present day, as does that of Wells Fargo.