

It is murder on me to compose this communication. I have already made 3 audios for the US DOJ criminal division. The US DOJ criminal division will not help me, answer my emails, or give me a phone call. This behavior continues to this day. The US DOJ has a habit of going through my communications, in which I plead for help, and looking for ideas for its next victimization.

One detail that I haven't given the OIG, and which you probably already have, is that I caught Wells Fargo in another apparent crime. I met a lady online who was a victim of wire fraud. The surrounding circumstances scream of Wells Fargo involvement in this crime. I sent this to the US DOJ, and my best guess is that the US DOJ has sponsored or is at least knowledgeable of a cover up for that crime. In my case, this bank is a terrorist superpower run wild, to the knowledge of the authorities. I believe that the criminal abuse of this bank extends beyond just me. I have little doubt that this is the case.

In committing crimes against me, Wells Fargo had extreme ambition. This extreme ambition is indicative of a belief that it will never get caught and is also indicative of a belief that if it does get caught, it will not be punished. Is this attitude unique to me, or does this bank have a broader pattern of extreme criminal ambition? I am somehow a unique target of an anomalous type of behavior, a type of behavior that is not directed at any of the bank's other 250,000 employees or its 70,000,000 customers? It seems improbable that this attitude and pattern of criminal behavior is unique to me and me only.

In April 2019, as me and my friend Jenny are fighting about what had occurred, Wells Fargo's mind instantly goes to paying people off to commit crime. They first want to pay off my doctor. When I will not permit Jenny to talk to her, they resort to paying off a crisis line. They presumably paid off the police officer who processed the petition and also the guy at the door at Atrium Health.

Where does this idea, to pay people to commit crimes, come from? I would wager that Wells Fargo knows that ordinary people will not turn down large sums of money. As the dollars reach a certain level, people are guaranteed to take the risk. The people being offered money are also likely to rationalize to themselves that they aren't really doing anything that wrong. Why does Wells Fargo know this? Because it has experience doing this; that's why. It is an almost certainty that paying people to do illegal things is a routine behavior for this bank. It is like a reflex. It is the first thing that comes to mind when Jenny and I are arguing in April 2019.

The bank seems to be very aware of its too big to jail status. This seems to be what is behind much of its extreme criminal ambition. The bank is also aware that it very rare for it to get caught. I think that is a safe bet. Most likely, this bank has been paying people to victimize its employees and its customers for years. It has done this routinely, and up until me, it has hardly ever got caught. It is possible that, as of the time I submitted my complaint, I was the only one to ever catch it in the act. I have met other people online who appear to be victims of this behavior pattern, of paying people to do illegal acts.

Here is the situation we have- we have a bank that has every reason to criminally victimize its employees and customers, when they become a liability for the bank. We have a bank that has no moral constraints on its behavior, that is completely uninhibited in committing crimes. And this same bank enjoys a guarantee of getting away with and not getting punished for its criminal behavior. What's more troubling is that the bank's impunity extends to those it induces into crime. Those who are paid to commit crimes are also guaranteed to get away with it all and to not be punished.

Tell me how you would respond to the following proposition- I want to pay you \$200,000 to commit a crime. The chances that you get caught are extremely remote. If you do get caught, you are guaranteed to not get punished. The authorities will never punish you, because if they punish you that means they have to punish me. I am above the law. If necessary, the authorities will cover up our crimes, at the taxpayer's expense. Would you say yes to this?

If you wouldn't, how about this proposition- I want to pay you \$1,000,000 to commit a crime. The chances that you get caught are extremely remote. If you do get caught, you are guaranteed to not get punished. The authorities will never punish you, because if they punish you that means they have to punish me. I am above the law. If necessary, the authorities will cover up our crimes, at the taxpayer's expense. Would you say yes to this?

What about this one- I want to pay you \$10,000,000 to commit a crime. The chances that you get caught are extremely remote. If you do get caught, you are guaranteed to not get punished. The authorities will never punish you, because if they punish you that means they have to punish me. I am above the law. If necessary, the authorities will cover up our crimes, at the taxpayer's expense. Would you say yes to this?

You get the picture. As we keep upping the ante, the proposition becomes increasingly irresistible. At some point, the person being offered the money is guaranteed to take it. This is especially the case when there is no offsetting risk of being punished. And here is the kicker- every last one of these figures are pennies to Wells Fargo. Wells Fargo can throw money in these amounts around all day long. You can expect that Wells Fargo will do this and that it has been. The bank has been mismanaged, and it patches itself up by committing crimes. That's what it has done to me and that is what I guarantee you it is doing to others.

I believe that one possibility is that the US DOJ has an attitude of "We'll just cover up this one last crime, and then we will be ok because things will go back to normal." The DOJ is halfway right. Things will go back to normal, and normal is to criminally victimize people. Things will not be ok. Wells Fargo probably tells you different. To that I will ask- why in God's name would you believe anything that these people

tell you? As the US DOJ is negotiating with Wells Fargo about the fake accounts, Wells Fargo is committing brazen crimes against me, right under the US DOJ's nose. Wells Fargo does this while it is presumably promising the US DOJ that it has intentions to do better. These people lie to you to your face and they take you very lightly.

Could you tell the American people, with honesty and with confidence, that it is safe to work for and to do business with this bank, given the argument that I have made in this letter? I think the answer is no. You have not surveilled this bank's behavior for every second of every day, and if you had, you would likely find evidence of many more crimes. The bank was recently accused of procuring perjured testimony in an arbitration proceeding. I met a lady online who has a story that screams of the judge in her foreclosure case being paid off by Wells Fargo. Again, it is extremely improbable that this bank's extreme criminal ambition is targeted only at me.

If you will help me, I will help you. I can help you get this bank on track. I cannot guarantee this, but I would try my hardest. I think that most likely I could do it. It would be contingent on me getting my medication back. If I get that, I will have a limited number of usable hours each week. I offer to join up with you so that we can approach the challenge that this bank poses courageously.

In the unlikely event that the case proves to be that the bank isn't involved in more crime, I can still help you. I will help you however I can. Again, no guarantee. I am disabled and I suffer extremely. I would also need my medication back. I feel like most likely I could help you a lot.

I will now turn the subject to me. I am suffering unbearably every day. I may be getting my medication back, but this will not eliminate my suffering. It is 50% of what I need. The other 50% is that I need a settlement from Wells Fargo and the US DOJ. I try my hardest to "get over" this and to "move on" but the problem is that my horrific suffering comes back every day. It is torment and I cannot ignore it, nor can I "get over" it, or "move on." My only option, if I don't get help, is to die. I will continue to ask the US DOJ for help until you help me. It is wrong, what has been done to me.

At this point, we have 2 options. One is to do what is right, to help me and to approach the situation with this bank courageously. The other is for me to be put in the ground as a dead man, and for the problem this bank poses going on into the future. More Americans will be hurt in the latter case. I am being as generous as I know how to be. I am in a fight for my life. If you will help me, I will help you.

What we have here is a massive problem that isn't going away. We need to hit it full on, while we simultaneously handle it with care.