Exhibit 1

# Office of the Comptroller of the Currency

December 19, 2024

Connie Marshall
1814 South 23rd Street
Louisville, KY 40210

Re: Case # CS0357489
PNC Bank, National Association

Dear Connie Marshall:

This letter acknowledges receipt of your correspondence concerning the above-referenced financial institution. The Office of the Comptroller of the Currency (OCC) is the federal regulator responsible for this financial institution. Based upon your correspondence we have opened a case in the OCC's Customer Assistance Group (CAG). Please make note of the case number listed above and reference the case number on any future correspondence or contact with our office.

We have reviewed the information you provided and contacted the financial institution requesting a response to your issue(s). In most instances, the financial institution will respond directly to you and copy us in writing. Once you receive the financial institution's response, it is very important that you carefully review their summary and action(s) taken, if any.

If the financial institution has satisfactorily addressed your issue(s) and/or concern(s), no further action is required on your part. However, if the financial institution failed to address your issue(s) and/or concern(s) or you disagree with their response, please contact the CAG in writing within 30 days of receipt of the financial institution's letter. Please include in your reply, the specific issue(s) that the financial institution failed to address or, if applicable, the reason(s) you disagree with the financial institution's assessment. Also, please include any additional documentation that supports your position.

The OCC examines national banks and federal savings associations to ensure their safe and sound financial condition and ensures compliance with applicable banking laws, rules and regulations.

The CAG was established to assist customers who have questions or complaints involving national banks and federal savings associations. For additional information on the OCC and CAG please visit www.helpwithmybank.gov.

The CAG offers guidance and assists consumers in resolving complaints about national banks and federal savings associations and their operating subsidiaries.

The OCC is an administrative agency and does not have jurisdiction to resolve contractual and factual issues. We do not have judicial authority and cannot award damages in excess of an institution's error.

While complaint processing times may vary, on average you should receive a written response from CAG within 60 days after we have a complete file. If you would like to check the status of your case online, please visit www.helpwithmybank.gov and click on the "Check Case Status" link. If you have any questions, please contact this office at the telephone number listed below and reference the case number shown above.

Sincerely,

*Customer Assistance Group*