

March 14, 2003

Mr. Charles Gifford, Chair and CEO
Fleet Bank
1 Federal St.
Boston, MA 02110

Dear Mr. Gifford,

I am writing to express my disappointment with the events that have unfolded recently related to the closing of the personal accounts of some of Ptech's Muslim employees. These accounts were closed with out without a clear and justifiable explanation. On February 3, 2003, the Massachusetts' chapter of the American-Arab Anti-Discrimination Committee wrote a letter of inquiry requesting a meeting with you. They have not received a response from you.

The closing of these accounts and your lack of responsiveness create a concern that FleetBank is engaging in discriminatory behavior. I take your silence as a clear sign of your indifference to the concerns of our organization and the Arab and Muslim communities at large. In addition, I am further disturbed to learn that other accounts of Arabs and Muslims have been closed without providing any reason.

I am writing again to request that you schedule a meeting with the ADCMA in hopes that you will address these concerns. If again, you neglect to respond, I will encourage my friends, family members, community members and business leaders who bank with you, to withdraw their accounts from Fleet in protest of your Bank's actions.

Sincerely,