

I'm contacting the Federal Reserve Bank of New York in hopes that you have jurisdiction to investigate and intercede with the apparent practice of the Commonwealth of Puerto Rico to utilize the banks of Puerto Rico to wrongfully loot the accounts of taxpayers in their pursuit of the government's efforts to mitigate their cash crisis. Once the public discovers their new, current approach, who will dare leave their money in a bank?

BEWARE OF PR TREASURY USE OF YOUR BANK ACCOUNT

I have found 4 acquaintances in my small circle of fellow taxpayers who have had similar situations this year. I don't know how widespread this activity is, but I can't imagine that we are isolated cases. My accountant tells me it is not uncommon.

Filing my PR income tax for 2008, I went to the Collectoria and dutifully paid \$241 on time, and the good people of the Hacienda stamped my return paid. My check was processed. Life was good. But, on the 16th of April, 2015, a certified letter was sent to me (which I received several days later) indicating that Hacienda had contacted banks throughout PR to locate any accounts in my name and upon finding any, they were freezing \$411.89 that they claimed I owed them (\$241 plus penalties and interest).

I checked my account at Banco Popular, and there was a hold on that amount and a charge by the bank for \$50 on April 16th. There was a Hacienda phone number to call to discuss the situation, but as one can imagine, nobody actually answered it, so I went to Victor Simons, who does my taxes, and inquired about how this happens and how to remedy it. He made some calls to the tax office and said we needed proof of payment by May 16th, which I provided, and he sent to them.

Mid May, I received another letter from Hacienda dated 12th of May, 2015 stating that a period of amnesty had been declared, and that if I paid the \$241 that they alleged I owed by June 30th, they would waive the penalties and interest. On May 18th, a levy of \$411.89 was swept from my account.

Applying the age old "smell" test for fraud we find:

1. The information for 2008 showing that I owed \$241 was from the form I submitted to them. There was no other way for them to get that number. The form they read from showed paid right on it.
2. That was seven years ago, and they never sent a request for more information or for a payment, or for anything else even remotely related. The first indication that they had an issue was a certified letter and a simultaneous impounding of my funds.
3. They didn't answer their phones forcing me to hire a third party for assistance.
4. Given the proof that they were in fact paid, they elected to take the money anyway, perhaps invoking the same defense that local thieves use "I needed it!"
5. This was all done during a period of amnesty which has precedence preventing this exact action.

Government claims the right to waive due process and relieve us of our assets when certain bureaucrats deem it appropriate. The officials can go to a bank and impound accounts at will, and the banks are required to comply. For their efforts, the banks are awarded a garnishment fee of \$50 at the account holder's expense.

The PR government has shown an overwhelming tendency to create and attach new taxes to those who file properly rather than go after the 50% who evade taxes because it is easier and quicker. I believe that they are using this approach to systematically and illegally raid smaller amounts from numbers of tax payers to raise desperately needed cash. It is already obvious that I will never see my money again. This is organized crime at the highest levels, and the naked boldness of their actions reflects the true lack of integrity within the government officials and the corruption of a system masked by incompetency.

Many in Vieques refuse to open bank accounts because they don't trust the banks, bankers, or the government. Banks are so controlled by Federal and Commonwealth governments that they are, to some extent, an appendage of theirs. While the amount of money at play in my case (under \$600 out of pocket) isn't trivial, it serves as a warning about having one's life savings in a bank account. Come the end of the month, PR will need a bunch more cash. Does that mean they will grab larger sums? It will cost a significant amount to sue to get my funds returned, and even when I win, they won't pay.

If you have no jurisdiction or are uninterested in investigating this issue, could you please refer me to an agency that might. Thank you very much.