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Dear U.S. Bancorp Executive Officers and Employees,

It is refreshing to know that a corporation as large as U.S. Bancorp rejects business from illegal gun sellers, gambling websites, pornographers, and other enterprises judged corrupt or immoral.

Please add animal cruelty to your criterion for blacklisted companies. I was genuinely surprised to learn that U.S. Bank National Association approved a \$120 million loan for Huntingdon-Life-Sciences. This controversial research laboratory, with facilities in England and New Jersey, is on record for: Multiple violations of animal welfare law in the United States and England, personnel cited for animal cruelty and on- site drug/alcohol use, and payoffs to the U.S. Agriculture Department for fraudulent records and animal welfare noncompliance.

Investigative footage that spans more than a decade shows animals who vomit, stagger, seize and collapse. Veterinary inspection is rare. H-L-S violence first went public when a UK Channel Four TV series, Countryside Undercover, broadcast reports from the lab's Beagle Unit. A U.S. probe revealed dogs killed when dosing tubes misdirected into their lungs (rather then stomachs) choked them in poison. During post-mortem dissection, a tech cut apart the chest of a still conscious monkey. Another was filmed punching beagles: "A worker swung a puppy by the scruff of her neck...and continually punched her as she screamed," the investigator noted.

In 2005, two H-L-S workers left their jobs distressed over suffering seen for 12 months. Their testimonials also described coworkers who "grab dogs by the scruff, shout and swear, swing and slap them." They witnessed: Dogs barely anesthetized for painful procedures like bone marrow extraction; staff needle-jabbing contests; and routinely forged records to hide slip-ups.

In 2008, Animal Defenders International publicized H-L-S logs about inhalation tests with monkeys cinched in chairs to breathe in toxic fumes. The animals were so stressed, some suffered rectal prolapse and many self-mutilated to cope. One gnawed off an entire finger. Another shredded her face and had to eat via tube. Animals died in agony from collapsed or obstructed lungs.

Pharmaceutical firm Novartis withdrew sponsorship of an H-L-S study altogether, after disclosure of botched xenotransplantation tests in which pig hearts were stitched to the necks of hundreds of monkeys. The Daily Express exposed evidence of monkeys "screaming, reluctant to move, salivating, huddled with severe tremors on torso and head, collapsing, gasping."

Biotechnology has evolved with breakthroughs in human-based methods relevant to human conditions. Conversely, animal tests mislead researchers due to metabolic, anatomic, physiological and psychological discrepancies between species. Erroneous animal data may speed new drugs through clinical trials to market, but lead to unforeseen *adverse drug reactions* in the general population. U.S. Food and Drug Administration lists ADRs as the fourth top cause of death, with over two million victims each year.

If a companion animal shares your home, you know how frightening pain is for your furry friend. The animals at H-L-S are no different, except pain is amplified. I urge you to join Royal Bank of Scotland, HSBC, Citibank, Bank of New York, Merrill Lynch, Charles Schwab, Barclays Plc, Stephens Inc. and hundreds more firms that severed relations with H-L-S. I encourage you to examine any cause-for-termination language in the current loan agreement as well.

I realize you may receive letters similar to mine, but these words accurately express my thoughts. Thank you for your valuable time. I look forward to any feedback you can provide.

Sincerely,