
Joseph Cotter

1406 Linden Lane
West Chester, PA 19380-5916
(484) 802-6982
american.healthcare.2024@gmail.com

10th May 2026

Citadel Federal Credit Union**Bill Brown, President and CEO**

520 Eagleview Blvd
Exton, PA 19341
RE: Public call to action.

To Whom it May Concern,;

My name is Joseph Cotter, and I opened my account with Citadel in October of 1989. For the past 37 years we have been each other's community. I have been able to count on you for managing my finances, and you have gracefully loaned me the means to purchase at least three vehicles during that period, including one currently. I am grateful for it. It's the last vehicle I will ever own or drive. I've been a loyal supporter of your excellent brand throughout. Our relationship has always been mutually beneficial.

More recently, however, it's come to my attention that you have repeatedly participated in a community charity event featuring Community Volunteers in Medicine, of West Chester PA.

Would you please take a moment to learn more about what you're supporting? I don't believe that you fully understand. You are engaging your organization into great controversy.

<http://joetheworker.com/cvim.aspx>

After reviewing the information posted above, can you kindly please reply to me? I am formally and publicly asking you to discontinue your financial relationship with Community Volunteers in Medicine. I understand you have the right to operate your organization in a manner that you feel appropriate. I don't believe maintaining this is in your best interest. Should you elect to maintain your relationship with CVIM, can you please answer me the following?

Do your employees have health insurance?

Do they pay for it out of their paychecks?

Are they picked up, delivered to office visits with no cost, and then chauffeured back to work?

Do you pay them in cash, so that they pay no payroll taxes or health care deductions?

By what logic do you agree that illegal immigrants should get in line before your workers, and have a much better experience? Or your members, who have spent 37 years contributing to your success, joyfully helping you build your brand, you've decided to push them to the side and honor people simply because they acted illegally leaving their homelands and invading ours. What makes them so special that they go to the front of the line and are treated like Kings? Is it so that he can be encouraged to vote in a state without voter ID? Ironic that this is all to serve the party of "no Kings". Does Citadel really want to place itself in the middle of a huge division in America today, by choosing to support the political party that was defeated by the popular majority? Why can't Citadel remain politically neutral?

In the example, the suspect is regarded as a "hard working guy". How many times have we heard that unvetted illegals are hard working guys, good fathers, et cetera, only to find out they are MS-13 gang members that are terrorizing America?

When your staff members open and close the banks, they are potential targets. The bank is known to have quantities of money inside. Wouldn't it be ironic if one of your operating units was attacked by an illegal criminal who was emboldened by your actions? You're not only paying for insecurity for me, but insecurity for you and your employees as well. We are all threatened by these actions. Why are you funding our insecurity? And giving your reputation a black eye while doing so? I absolutely believe you're not doing it purposefully. You have been duped.

There are so many wonderful alternatives that you can get involved with. Things that are not controversial and politicized. Cancer kids: St Jude's Research Hospital is doing wonderful work healing families. No one's going to write you a nasty letter for helping them. We're in an affluent community, there are animal rescues who need funding to provide needed care and compassion to homeless and hopeless animals. Nurses. Teachers. You have a great history with these topics. Extend them.

Any of these make better sense than ensuring illegal aliens have better health care than you and I do.

I am personally, formally, and publicly asking you to discontinue your financial relationship with Community Volunteers in Medicine. Please insist that the Citadel name be removed from any events they are conducting. I welcome any discussion you'd like to have on this topic. I can be reached at 484-802-6982, american.healthcare.2024@gmail.com, or the physical address listed on this letter.

Most Respectfully Yours;

A handwritten signature in black ink that reads "Joseph F. Cotter". The signature is written in a cursive, flowing style.

Joseph F. Cotter