

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Tuesday, April 19, 2022 12:39 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Arcot Arumugam <info@sg.actionnetwork.org>
Sent: Tuesday, April 19, 2022 10:20 AM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

This email is from a party external to Treasury. Use care with links and attachments.

Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Arcot Arumugam
arcot@yahoo.com

Union City, California 94587

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 2:02 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

Rachel Wray (she/her/hers)

Chief Operating Officer

oregon.gov/treasury

P 503-378-5474

This message (including any attachments) may contain sensitive information intended for a specific individual and purpose. If you are not the intended recipient, please notify me and delete this message immediately.

From: Hussain Aslam <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 1:20 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives &

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Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a “tool of repression.” Several members of Congress, including Oregon’s own Senator Ron Wyden have called on the Treasury and State Departments to apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Hussain Aslam

hzam.me@gmail.com



Portland, Oregon 97229

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 2:16 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Mirza Baig <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 2:13 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

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apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Mirza Baig

mrbaig@yahoo.com



Plano, Texas 75074

PHILLIPS Aadrial

From: PHILLIPS Aadrial
Sent: Monday, April 18, 2022 8:12 AM
To: OIC Public Comments
Cc: PHILLIPS Aadrial
Subject: FW: Divest from fossil fuels funding in Oregon

Aadrial Phillips
Executive Support Specialist
oregon.gov/treasury
P 503-431-7956

This message (including any attachments) may contain sensitive information intended for a specific individual and purpose. If you are not the intended recipient, please notify me and delete this message immediately.

-----Original Message-----

From: Linore Blackstone <llblackstone@comcast.net>
Sent: Saturday, April 16, 2022 10:07 AM
To: PHILLIPS Aadrial <Aadrial.Phillips@ost.state.or.us>
Subject: Divest from fossil fuels funding in Oregon

This email is from a party external to Treasury. Use care with links and attachments.

Dear Ms. Phillips,

a year or so ago I wrote Governor Brown to insist that she pressure the OST to divest from funding fossil fuel companies. Predictably, I received a diverting message instructing me that she was not able to influence because it wasn't her responsibility; it was the Oregon Treasury that was in charge. I was embarrassed for her and insulted that she thought I could be dismissed with stonewalling.

Well, it must be you I must speak with and ask: what is your ethic? Do you have the power to speak for divesting? Of course you do. But will you? Are you afraid?

I was once told when expressing my distress that I could not accomplish anything alone: "Linore, we've got your back."

It's time for each of us act with integrity and with the knowledge that "all flourishing is mutual." Robin Wall Kimmerer, botanist. We exploit the earth and its gifts with brutality. OST is supporting the brutal extraction and use of fossil fuels.

I can imagine how hard a decision now to divest is because we haven't come to an apocalypse though much of the natural world is degraded and will collapse. Why are we humans so ignorant and careless and indifferent?

Speak up. Our community voices will support your courage.

Linore Blackstone


97213

PHILLIPS Aadrial

From: robin riseup <missrb1969@riseup.net>
Sent: Wednesday, May 18, 2022 4:14 PM
To: PHILLIPS Aadrial
Subject: Thank you from Divest Oregon

This email is from a party external to Treasury. Use care with links and attachments.

aadrial.phillips@ost.state.or.us

Ms. Cara Samples, (Congrats on being appointed) NEW OIC Chair,

I want to thank you for taking leadership positions and asking hard questions on topics important to Treasury, Divest Oregon, PERS recipients, and all Oregonians!

Here are some more questions that you might consider:

Ask for a Treasury staff report on what is being done to implement the ESG directive of INV 1201 – and what progress is being made.

Consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.

Continue to question how much the OIC is able to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.

Support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.

After all, OIC must act as fiduciaries – to protect the interests of ALL fund beneficiaries, right! Thanks again for taking a stand with these questions.

Sincerely,

Robin Bloomgarden

██████████
Eugene, OR 97402

██████████
Member Divest Oregon

PHILLIPS Aadrial

From: annie <cabeckstany@gmail.com>
Sent: Tuesday, May 24, 2022 5:42 PM
To: PHILLIPS Aadrial
Subject: OIC

This email is from a party external to Treasury. Use care with links and attachments.

Chair Samples:

thank you for being a leader regarding investments and climate change. I hope your statements inspire others to follow suit.

also, keep pushing while you have momentum:

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- Ask for a Treasury staff report
 - on what is being done to implement the ESG** directive of [INV 1201](#) – and what progress is being made.
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- Consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.
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- Continue to question how much the OIC is able to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.
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- Support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.
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sometimes it just takes one person to break the logjam and get a movement started.

thanks

annie capestany

97202

PHILLIPS Aadrial

From: Rory Cowal <rorycowal@gmail.com>
Sent: Wednesday, May 25, 2022 10:42 AM
To: PHILLIPS Aadrial
Subject: Public statement for the upcoming OIC meeting

This email is from a party external to Treasury. Use care with links and attachments.

Dear Ms. Samples,

Thank you for taking leadership positions on issues important to the Divest Oregon Coalition and all Oregonians who are concerned about climate risk. I urge you to continue examining these issues concerning the OIC's investment strategy:

- What is being done to implement the ESG directive of INV 1201 and what progress is being made?
- Please consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.
- Please continue to question how much the OIC is able to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.
- Please support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.

Sincerely,
Rory Cowal

PHILLIPS Aadrial

From: Kristin Edmark <kristinedmark@hotmail.com>
Sent: Tuesday, May 17, 2022 7:50 AM
To: OIC Public Comments
Subject: Public comment to the OIC meeting June 1, 2022
Attachments: 2022 OIC Comment June 1.docx

This email is from a party external to Treasury. Use care with links and attachments.

From: Kristin Edmark, concerned citizen

Thank you for taking my comment. I speak for myself only and not on behalf of any organization. But people I talk with are worried about climate and feel an urgency to quickly move to fossil-free energy.

First, thank you for decisive action to dispose of assets in Russian companies and Russian government entities that have been sanctioned by the federal government.

Second, I want to thank Oregon Treasury for investing in clean energy companies like the Vestas Wind Systems, First Solar and Orsed. Investments strengthen these companies. Please increase investments in fossil-free energy. Recent articles point to a study showing that 20 companies are responsible for 1/3 of world carbon emissions. <https://www.newshub.co.nz/home/world/2019/10/the-20-companies-responsible-for-a-third-of-all-carbon-emissions.html>. Please help by transitioning Oregon's \$361,765,126 (as of 6/2021) away from these companies to companies which promote carbon free energy. We are in an existential climate crisis killing hundreds of thousands of people globally and causing extinctions. Carbon intensive companies have lagged the market and should be expected to quickly lose value.

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|------------------|---------------|-------------------|--------------|-----------------------|--------------|
| Saudi Aramco | \$318,544 | BP, UK | \$26,333,202 | Peabody Energy, USA | \$272,221 |
| Chevron USA | \$40,926,429 | Royal Dutch Shell | \$18,679,147 | Conoco Phillips | \$19,944,417 |
| Gazprom | Divesting | Pemex | \$17,710,121 | Abu Dhabi, UAE | \$2,056,684 |
| ExxonMobil | \$125,567,795 | PetroChina | \$11,304,196 | Kuwait Petroleum Corp | \$207,900 |
| Total SA, France | \$24,695,762 | BHP Billiton | \$50,265,587 | Petrobras, Brazil | \$23,483,121 |

Thankfully, these investments are primarily liquid and fiscally and morally responsible to change. A change to fossil free investments does not add significantly to expenses as pointed out in <https://fossilfreeca.org/wp-content/uploads/2022/05/Hyperbole-in-the-Hearings.pdf> "Wilshire and Associates, found that "... for the period up to June 30 2020, all active CalPERS divestment programs have delivered positive performance." "In reality, the trading cost of divesting (selling shares) should not add a huge amount to trading costs that are already in the budget. Fund managers buy and sell shares all the time, and these costs are already covered in the ordinary course of business. With a multi-year timeframe, the trading costs for divesting from restricted companies will not add significantly to expenses."

It frightens me terribly that last meeting OIC announced \$650 million in companies actively participating in fossil fuel expansion, Quantum, NGP, Brookfield, Stonepeak, EQT. These long-term investments last beyond the time we have to transition to clean fuels. As of 6/30/22021 Oregon already had \$2,381,514,000 invested in these same 5 companies.

It has been clear for many years that 1) fossil fuel investments lag the market and decrease profits; 2) climate disaster costs are heavy and increasing; 3) large fossil fuel investment by pensions are putting life on the entire world in peril; 4) climate change poses serious and systemic risks to the U.S. economy and financial system/financial stability; 5) massive pension investment in fossil fuels slows the development of fossil-free energy; 6) most citizens in the US are very worried about climate and do not want their money promoting fossil fuels.

The October 15, 2021 US Government report entitled "A Roadmap to Build a Climate-Resilient Economy" (<https://www.whitehouse.gov/briefing-room/statements-releases/2021/10/15/fact-sheet-biden-administration-roadmap-to-build-an-economy-resilient-to-climate-change-impacts/>) states that "climate change poses serious and systemic risks to the U.S. economy and financial system" and individual's life savings and that "climate is already affecting individuals

and the financial system.” It makes no sense for Oregon to promote that which harms pensions and financial stability.

As said by Antonio Guterres, Secretary General of the UN, “Climate activists are sometimes depicted as dangerous radicals. But the truly dangerous radicals are the countries that are increasing the production of fossil fuels. Investing in new fossil fuels infrastructure is moral and economic madness”. Please increase climate responsible fossil-free investments which thankfully are also more fiscally responsible. Polls are clear that people in Oregon are anxious and worried about climate destruction. My daughter-in-law’s family lost a home in the 2020 Oregon fires.

PHILLIPS Aadrial

From: Pamela Erwin <pamela.er11@gmail.com>
Sent: Tuesday, May 24, 2022 9:24 AM
To: PHILLIPS Aadrial
Subject: Message from Divest Oregon members to the OIC Chair Cara Samples

This email is from a party external to Treasury. Use care with links and attachments.

Thank you Oregon Investment Council* (OIC) Chair Cara Samples for taking leadership on the following topics:

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- Ask for a Treasury staff report on what is being done to implement the ESG** directive of
- [INV](#)
- [1201](#) – and what progress is being made.
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- Consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.
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- Continue to question how much the OIC is able to effectively oversee the Oregon State Treasury, and protect the
- interests of those whose funds the Treasury manages.
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- Support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.
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Gaining clarity and transparency is of utmost importance and your follow-through is appreciated.

Overseeing the investment and allocation of all of the State of Oregon trust funds including the Oregon Public Employees Retirement Fund (PERS) and protecting the interests of fund beneficiaries is a fiduciary requirement. We greatly appreciate your work and attention to detail.

Sincerely,

Pamela Erwin
Divest Oregon member

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Tuesday, April 19, 2022 3:23 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Jeana Frazzini <info@sg.actionnetwork.org>
Sent: Tuesday, April 19, 2022 1:42 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Jeana Frazzini

jmcfrazz@gmail.com



Portland, Oregon 97217

PHILLIPS Aadrial

From: glasslab@fastmail.fm
Sent: Saturday, April 16, 2022 7:42 PM
To: OIC Public Comments
Cc: Senator Jeff Merkley; constituentservices_@wyden.senate.gov; valori@peak.org
Subject: Please divest from Berkeley Research Group and NSO Group. Thank you. William Glassmire Jr

This email is from a party external to Treasury. Use care with links and attachments.

April 16, 2022
Hello,

In 2017 the Oregon Investment Council invested \$233 million in the private equity firm Berkeley Research Group. The Berkeley Research Group owns the majority of NSO Group, an Israeli company. The customers for NSO Group's "Pegasus" spyware include, among others, authoritarian regimes throughout the world. Those governments have used the Pegasus software to surveill human rights defenders, activists, journalists, and unions.

Oregon PERS' indirect investment in NSO Group amounts to participating in the abuses perpetrated through the Pegasus software. Please find an alternative investment which respects human rights and human dignity.

Thank you.

William Glassmire Jr

Corvallis Oregon 97330

PHILLIPS Aadrial

From: Patty Hine <president@350eugene.org>
Sent: Tuesday, May 24, 2022 2:02 PM
To: PHILLIPS Aadrial
Subject: PERS & Divest Oregon Member sends thanks & asks you keep up the pressure on OIC & Treasury

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

Thank you for taking leadership to ensure we have climate-responsible investments of our public retirement funds in Oregon.

Please ask for a report from Treasury on what is being done to implement the ESG directive of [INV 1201](#) – and what progress is being made, and consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.

It's not clear to me that the OIC is providing adequate oversight to protect the interests of those whose funds the Treasury manages. Please investigate.

And please support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not. It's the least we can do.

Respectfully,
Patricia S. Hine


Eugene, OR 97405

PHILLIPS Aadrial

From: Alan Journet <alanjournet@gmail.com>
Sent: Wednesday, May 18, 2022 3:43 PM
To: PHILLIPS Aadrial
Subject: Submission to OIC on Divestment from Fossil Fuels
Attachments: OIC divestment letter.pdf

This email is from a party external to Treasury. Use care with links and attachments.

Please find attached a submission from Southern Oregon Climate Action Now on the divestment issue.

Alan Journet

Alan Journet Ph.D.
Co-facilitator
Southern Oregon Climate Action Now (SOCAN)
<https://socan.eco>
<http://socanmcp.eco/> SOCAN's Master Climate Protector - A Primer for Action


Jacksonville OR
97530-9342

Professor emeritus
Biology and Environmental Science
Southeast Missouri State University
Cape Girardeau MO 63701-4799

Southern Oregon Climate Action Now

SOCAN

Confronting Climate Change

<https://socan.eco>

Alan R.P. Journet Ph.D.

Cofacilitator

Southern Oregon Climate Action Now

7113 Griffin Lane

Jacksonville

OR 97530-9342

May 18th 2022

alan@socan.eco

541-301-4107

aadrial.phillips@ost.state.or.us

Chair Samples and members of the Oregon Investment Council

I write as cofacilitator of Southern Oregon Climate Action Now, an organization of over 1500 rural Southern Oregonians who are concerned about the climate crisis and serve to fulfil our mission of promoting awareness and understanding of the science of climate change and its consequences and stimulating individual and collective action to address it through a lens of climate justice.

As a result of Governor Brown's Executive Order, Oregon state agencies are developing programs that will reduce greenhouse gas emissions throughout the state in a substantial downward trajectory with meaningful goals. It is unreasonable, therefore, that these efforts should be undermined by a Treasury that invests in fossil fuel use that will negate Oregon's laudable goals.

I would first like to thank Chair Samples for articulating a series of critical questions / concerns relating to this issue. In particular, I would like to know what is happening in relation to applying Environment, Social and Governance climate justice issues to this effort with more clearly defined principles and policies.

SOCAN has been active in promoting climate action in Oregon for ten years (as of September 2022). With the response of the agencies to EO 20-04, Oregon is clearly on a path to undertaking the state's responsibility towards achieving the targets established by the Intergovernmental Panel on Climate Change. Representing the people of Oregon, the OIC has a responsibility to manage state investments in a manner consistent with the Executive Order. This means maintaining the downward trajectory of emissions rather than negating that trajectory. Time and again we have heard the response that the Treasury has a fiduciary responsibility to Oregonians. In response, I note that my wife and I personally have investments in socially responsible funds that are performing better than average investments. Meanwhile, Southern Oregon Climate Action Now is doing the same with its limited investment funds. If the

goal of Treasury is to behave in a financially responsible manner, it would focus on socially responsible investing. Not only are the annual returns for such investments better, but also ESG investing does not have the potential to result in stranded assets. Oregonians have a social conscience. It is unconscionable that the OIC should not reflect that same conscience in its investing.

Given the policy of divesting from Russian assets (a decision we applaud), the precedent has been set that factors other than pure fiduciary priorities should be considered when making investments on behalf of Oregonians. We urge OIC to extend 'the Russia principle' to fossil fuel investments and plan divestment therefrom.

Respectfully submitted

A handwritten signature in black ink that reads "Alan R.P. Journet". The signature is written in a cursive style with a large, stylized initial "A".

Alan R.P. Journet Ph.D.
Cofacilitator
Southern Oregon Climate Action Now

PHILLIPS Aadrial

From: joshua.kanagy@gmail.com
Sent: Wednesday, May 18, 2022 11:22 AM
To: PHILLIPS Aadrial
Subject: Thank you Chair Samples

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

Thank you for taking leadership on issues of socially and environmentally responsible investment! Please keep working toward these key concerns:

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-
- Ask for a Treasury staff report on what is being done to implement the ESG** directive
 - of [INV](#)
 - [1201](#) – and what progress is being made.
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 - Consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.
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 - Continue to question how much the OIC is able to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.
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 - Support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.
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Josh

Sent from my iPhone

PHILLIPS Aadrial

From: Janice Karpenick <jkarpenick@gmail.com>
Sent: Tuesday, May 24, 2022 9:34 PM
To: PHILLIPS Aadrial
Subject: Thank you Chair Samples

This email is from a party external to Treasury. Use care with links and attachments.

Good day,

Chair Samples, thank you for your encouraging statements made at the April 20th OIC meeting. I respectfully request that your follow through on the following:

- Obtain a Treasury staff report on the measures being undertaken to implement the ESG directive in INV 1201 and determine what progress is being made,
- Consider revising the ESG policy to make it more precise and therefore more useful to staff,
- Question how much the OIC is able to effectively oversee the State Treasury and protect the interests of those whose funds it manages,
- Support divestment of all Russian investments, even those not under federal sanction.

I look forward to following progress on these issues.

Thank you,
Janice Karpenick

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Tuesday, April 19, 2022 3:23 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Imran Khan <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 5:03 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

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apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Imran Khan

Syed.zakiuddin1@yahoo.com



Plano, Texas 75074

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 11:05 AM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Rafeek Kottai <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 7:42 AM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

This email is from a party external to Treasury. Use care with links and attachments.

Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

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I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Rafeek Kottai

rafeekkottai@gmail.com

[REDACTED]

Hoffman Estates, Illinois 60192

PHILLIPS Aadrial

From: Jan Madill <janmadill@jamimi.com>
Sent: Wednesday, May 25, 2022 2:01 PM
To: PHILLIPS Aadrial
Subject: Thanks!

This email is from a party external to Treasury. Use care with links and attachments.

Dear Cara Samples:

Thank you so much for your leadership positions on topics important to Divest Oregon.

We will very much appreciate your follow through on the topics you have raised:

-
- A
- Treasury staff report on what is being done to implement the ESG** directive of
- [INV](#)
- [1201](#) – and what progress is being made.
-
-
- Consider
- a revision to the ESG policy to make it less vague and more useful as a directive to staff.
-
-
- Continue
- to question how much the OIC is able to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.
-
-
- Support
- divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.
-

Sincerely,
Janet M Madill MD

PHILLIPS Aadrial

From: Charlotte Maloney <charm71@comcast.net>
Sent: Monday, May 23, 2022 2:04 PM
To: PHILLIPS Aadrial
Subject: public statement for June 10 meeting

This email is from a party external to Treasury. Use care with links and attachments.

Thank you, Ms. Phillips for forwarding to Chair Samples.

Chair Samples,

I am a member of a household receiving PERS pension (my husband's employer pre-retirement). I am a member of the Divest Oregon Coalition and board member of Church Women United of Lane County.

Thank you for your responsive leadership in addressing the Coalition's demands to decrease the risk of fossil fuel investments of state funds. I especially thank you for supporting the use of the ESG directive in the council's assessments of risk. I ask that the council consider revising the ESG policy to increase specificity so staff are completely clear when applying it.

Charlotte Maloney
Eugene, OR

PHILLIPS Aadrial

From: Patty Hine & Deb McGee <zaporegon123@gmail.com>
Sent: Tuesday, May 24, 2022 2:01 PM
To: PHILLIPS Aadrial
Subject: PERS & Divest Oregon Member sends thank you - please keep up the good work

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

Thank you for taking leadership to ensure we have climate-responsible investments of our public retirement funds in Oregon.

Please ask for a report from Treasury on what is being done to implement the ESG directive of [INV 1201](#) – and what progress is being made, and consider a revision to the ESG policy to make it less vague and more useful as a directive to staff.

It's not clear to me that the OIC is providing adequate oversight to protect the interests of those whose funds the Treasury manages. Please investigate.

And please support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not. It's the least we can do.

Respectfully,
Debra E McGee


Eugene, OR 97405

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Thursday, April 14, 2022 8:56 AM
To: OIC Public Comments
Subject: Fwd: Oregon Must Stop Funding Global Human Rights Violations

From: aashi mehta <info@sg.actionnetwork.org>
Sent: Wednesday, April 13, 2022 5:43 PM
To: WRAY Rachel
Subject: Oregon Must Stop Funding Global Human Rights Violations

This email is from a party external to Treasury. Use care with links and attachments.

Public Information Director Rachel Wray,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including

Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

aashi mehta

aashimehta@icloud.com



plainview , New York 11803

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 12:18 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Khaja Mohammed <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 11:50 AM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

This email is from a party external to Treasury. Use care with links and attachments.

Public Information Director Rachel Wray,

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Khaja Mohammed

Khajais@gmail.com



Irving, Texas 75063

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 1:16 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Abdul Mohammed <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 12:33 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

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Abdul Mohammed

abdulsk.mohammed@gmail.com



Beaverton, Oregon 97078

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Monday, April 18, 2022 1:16 PM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Mohamed Mahir Nasarali <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 12:36 PM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

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Public Information Director Rachel Wray,

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Mohamed Mahir Nasarali

mohamedmahirece@gmail.com



Hillsboro, Oregon 97124

PHILLIPS Aadrial

From: WRAY Rachel
Sent: Wednesday, April 20, 2022 10:49 AM
To: OIC Public Comments
Subject: FW: Oregon Must Stop Funding Global Human Rights Violations

From: Maqbool Patel <info@sg.actionnetwork.org>
Sent: Wednesday, April 20, 2022 5:47 AM
To: WRAY Rachel <Rachel.Wray@ost.state.or.us>
Subject: Oregon Must Stop Funding Global Human Rights Violations

This email is from a party external to Treasury. Use care with links and attachments.

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Maqbool Patel

maqboolp@hotmail.com

Birmingham, Alabama 35266

PHILLIPS Aadrial

From: Sandy Polishuk <sandypolishuk@gmail.com>
Sent: Tuesday, May 24, 2022 10:52 AM
To: PHILLIPS Aadrial
Subject: thank you

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

Thank you for your leadership steering the OIC to more transparent and ESG-focused policies. I look forward to the next steps you'll make to implement this promise with improved and clearer ESG policies and also to a report from staff on their progress.

I assume you are working with the Oregon State Treasury on divestment of Russian assets. We also need divestment from all those risky fossil fuel investments. This current price gouging will not last. Fossil fuels era is ending and our PERS and other funds should get out now.

Again, thank you for your work and leadership.

Sincerely,

Sandy Polishuk
Portland

PHILLIPS Aadrial

From: LEA THORNTON <thorntonl@seiu503.org>
Sent: Tuesday, May 24, 2022 2:30 PM
To: PHILLIPS Aadrial
Cc: Mike Powers
Subject: OIC- for public comment
Attachments: Public comment June 2022 OIC.pdf

This email is from a party external to Treasury. Use care with links and attachments.

For your consideration.

Sent on Behalf of Mike Powers, President SEIU 503.

LeA Thornton
Executive Assistant
SEIU Local 503, OPEU
My pronouns are: She/Her
Cell Phone: 503-877-4454
Contact the Member Assistance Center at 1-844-503-SEIU (7348) or contact@seiu503.org



"SEIU 503 is a Union of 72,000 public services workers and care providers in Oregon. We envision a just and vibrant society where everyone is treated with dignity and respect, and where all people can provide for themselves and their families."

Submitted for Public Comment, Oregon Investment Council Meeting on June 1, 2022

Submitted via email on May 24, 2022

Thank you for the opportunity to submit public comment to the Oregon State Treasury (Treasury) and Oregon Investment Council (OIC). We are writing on behalf of the members of Service Employees International Union (SEIU) local 503 which represents over 72,000 workers in our state.

Many of these essential workers, current and retired, are participants in Oregon's Public Employee Retirement System (PERS). We are grateful to Oregon Treasurer Tobias Read, Treasury Staff and the members of the OIC for their professional investment management of PERS assets.

We are writing today to encourage Treasury and the Council to fortify your fiduciary efforts in three areas:

- Diversity, Equity and Inclusion;
- Human Capital Management;
- Climate Risk Management.

As plan participants, it is our view that the effective management of the risk/opportunity profile in these three areas is central to the Council's fiduciary responsibility to prudently invest plan assets on behalf of all beneficiaries. Given PERS is a perpetual and universal investor, strategic management of long-term risk/opportunity factors such as diversity, workforce and climate are central to positioning the fund to ensure the benefits are paid to current retirees, as well as to those who will receive benefits two or three decades from now.

We appreciate that in recent years Treasury and the OIC have taken steps in this direction by incorporating Environmental, Social and Governance language into your Investment Beliefs, and we write to encourage you to continue to move those beliefs into implementation across the portfolio.

To briefly summarize why we've chosen to highlight these three areas:

- 1- **Diversity, Equity, and Inclusion.** We shared more detailed comments and suggestions on this issue in our public comments of March 8, 2022. We reiterate here: recent data from major financial institutions indicates that structural racism is damaging the economy:
 - a. In September 2020, Citibank released a report, "Closing the Racial Inequality Gaps: The Economic Cost of Black Inequality in the US," in which Citi states:

“The analysis in the report that follows shows that if four key racial gaps for Blacks — wages, education, housing, and investment — were closed 20 years ago, \$16 trillion could have been added to the U.S. economy. And if the gaps are closed today, \$5 trillion can be added to U.S. GDP over the next five years.”

(<https://www.citivelocity.com/citigps/closing-the-racial-inequality-gaps/>)

- b. According to a recent report published by Bank of America ([BAC](#)) Global Research, a lack of diversity within American companies comes with a hefty price tag:

“Is it \$70 trillion in foregone economic output? Or \$23 trillion in USD GDP? Or \$172 trillion in lifetime earnings? No matter how you measure it, lack of diversity, equity and inclusion (DEI) limits national economies and reduces GDP,” the report reads.

<https://news.yahoo.com/bof-a-lack-of-diversity-within-companies-is-costing-trillions-213302922.html>

- 2- Human Capital Management: In order to sustain returns for the long term, investors and companies must follow their own rhetoric and value what they often claim are their most valuable asset: their people. Too many times we are seeing companies and those investing in them ignoring the risks to companies and the broader economy of devaluing workers. This reality came into clear focus during the pandemic when many low wage and mistreated workers were suddenly recognized as essential. The failure of companies to value their workforce is a threat to a long-term investor like the OIC. The fund is exposed to this risk in the public equity space, as we see in well documented reports of publicly held companies engaging in wage theft <https://www.kqed.org/news/11913643/most-fast-food-workers-are-victims-of-wage-theft-survey-finds> or refusing to respect workers right to labor representation (<https://www.npr.org/2022/04/24/1094569620/nlrb-sues-starbucks-for-retaliating-against-3-workers-involved-in-unionizing>). These issues are also a risk to the portfolio in the private markets, where there is even less disclosure of companies workforce practices and where companies often rely on a contracted labor force under a different employer for strategic operations. We know the fund has taken steps in its corporate governance work and private fund policy work to begin to address these risks and we encourage you to strengthen your efforts to protect the long-term health of the fund.
- 3- Climate: The facts are clear.
 - According to the National Oceanic and Atmospheric Administration (NOAA) :

The annual rate of increase in atmospheric carbon dioxide over the past 60 years is about 100 times faster than previous natural increases, such as those that occurred at the end of the last ice age 11,000-17,000 years ago. (<https://www.climate.gov/news-features/understanding-climate/climate-change-atmospheric-carbon-dioxide>)

- According to U.N. Secretary-General Antonio Guterres said “We must end fossil fuel pollution and accelerate the renewable energy transition before we incinerate our only home..... “Time is running out.” (https://www.washingtonpost.com/politics/un-floats-plan-to-boost-renewables-as-climate-worries-mount/2022/05/18/b5ed53fa-d680-11ec-be17-286164974c54_story.html)
- And Fatih Birol, the International Energy Association’s Executive Director and one of the world’s foremost energy economists, last year said: “If governments are serious about the climate crisis, there can be no new investments in oil, gas and coal, from now – from this year.” (<https://www.theguardian.com/environment/2021/may/18/no-new-investment-in-fossil-fuels-demands-top-energy-economist>)
- As a result, major financial management firms are noting how diverting investments from fossil fuels improves returns. (<https://ieefa.org/major-investment-advisors-blackrock-and-meketa-provide-a-fiduciary-path-through-the-energy-transition/>)

So, we ask you to undergo a full climate risk audit of the portfolio and then share a public plan of action for how the portfolio will be managed to keep it within the 1.5 C scenario that Paris Climate Accord recommends to protect the future of the planet. To state the obvious, we cannot have a sustainable pension fund on a planet with runaway climate disruption.

We strongly encourage the Council to fortify its fiduciary efforts and proactively incorporate strategies to manage risk and seize opportunity these three areas.

We again thank you for your work and look forward to hearing from the Council on its plans to address these issues.

Sincerely,



President
SEIU Local 503, OPEU
My pronouns are: He/Him
On behalf of 503 member leaders

PHILLIPS Aadrial

From: Mark <mgquaid@gmail.com>
Sent: Sunday, May 22, 2022 5:37 PM
To: PHILLIPS Aadrial
Subject: Public comment for June 1st OIC meeting

This email is from a party external to Treasury. Use care with links and attachments.

Dear Cara Samples,

My family and I are residents of Portland, we live in the Pearl District. We would like the below comments and requests added to the record and addressed at the OIC meeting on June 1st 2022 please.

Firstly, we would like the OIC to hold Oregon State Treasury (OST) accountable for their investments in Fossil Fuels, both directly and indirectly through Private Equity. We would like OIC to ensure they divest. The recent Divest Oregon report "[Risky Business](#)" clearly outlined the environmental damage OST is contributing to. It also outlined the poor returns it is risking yielding from its Fossil Fuel investments.

Secondly, we would like to thank you for comments at the April 20th OIC meeting and would like follow up, on these items, which you referenced at that meeting.

- i) Request a Treasury staff report on what is being done to implement the ESG directive of [INV 1201](#) – and what progress is being made.
- ii) Revise the ESG policy to make it less vague and more useful as a directive to staff.
- iii) Continue to challenge how much the OIC is able to effectively oversee the OST, and to protect the interests of those whose funds the Treasury manages.
- iv) Support divestment of Treasury investments in ALL Russian assets, whether under federal sanction or not.

Thank you.

Mark, Andrea and Alexander Quaid

PHILLIPS Aadrial

From: Roberta Richards <richards.roberta@gmail.com>
Sent: Monday, May 16, 2022 4:14 PM
To: PHILLIPS Aadrial
Subject: thank you!

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

As a PERS member, I am writing to express my appreciation for your leadership in providing transparency about the fossil fuel holdings of that account. For our individual investments, we work very hard to ensure that our holdings align with our values, which are core Oregon values. These are so obvious that it seems absurd to have to mention them, but we believe that we should leave future generations an environment that will sustain civilization as we know it. It is distressing to learn that my PERS retirement funds are partially invested in fossil fuels, with the evidence so clear that the burning of these fuels has led us perilously close to creating a world of perpetual crisis.

I hope that you will do everything in your power to follow through on the commitments you have made, which the group Divest Oregon lists as follows:

-
-
- Mandate a Treasury staff report on what is
 - being done to implement the ESG** directive of [INV](#)
 - [1201](#) – and what progress is being
 - made.
-
-
-
- Consider a revision to the ESG policy to make
 - it less vague and more useful as a directive to staff.
-
-
-
- Continue to confront how much the OIC is able
 - to effectively oversee the Oregon State Treasury, and to protect the interests of those whose funds the Treasury manages.
-
-
-
- Support divestment of Treasury investments
 - in ALL Russian assets, whether under federal sanction or not.
-

Thanks again and best wishes,

Roberta Richards

--

"Walk as if you are kissing the Earth with your feet." — Thích Nhất Hạnh

PHILLIPS Aadrial

From: Kyle Rolnick <charo33@centurylink.net>
Sent: Tuesday, May 24, 2022 9:58 AM
To: PHILLIPS Aadrial
Subject: Thank you!

This email is from a party external to Treasury. Use care with links and attachments.

Dear Cara Samples,

I want to tell you how much I appreciate the role you are taking regarding the divestment of Oregon investments as Chair of OIC.

I'm looking forward to a Treasury staff report about implementing the ESG directive of INV 1201 and a revision of the ESG policy so it is a clearer and more specific directive to staff.

I urge you to continue to question the ability of the OIC to oversee the State Treasury, looking out for the interest of workers whose funds are invested.

thanks again for your work,

Kyle Rolnick

Lorane, OR

PHILLIPS Aadrial

From: VALERIE ROSENBERG <valerie.rosenberg@gmail.com>
Sent: Tuesday, May 24, 2022 10:09 AM
To: PHILLIPS Aadrial
Subject: Letter to Chair Samples
Attachments: Letter to Chair Samples.pdf

This email is from a party external to Treasury. Use care with links and attachments.

Dear Ms. Phillips:

Please find attached to this email a letter to the OIC Chair, Ms. Samples.

Thank you and please let me know if you have any additional questions.

Sincerely,

Valerie Rosenberg

May 24, 2022

Dear Ms. Samples:

I am writing to thank you for your leadership on the Oregon Investment Council (OIC). I appreciate that you are asking some difficult questions that require thoughtful responses.

In particular, I am supportive of further questioning on the part of the OIC to the Oregon State Treasury (OST) regarding safeguarding public interests in fund management. I am a PERS recipient and I want to know that funds for my retirement portfolio are accurately managed and I am also a mother who worries about the future we are leaving for our children. For example, I am concerned that we are investing in fossil fuels which are not only incredibly dangerous to our future health and well-being, but are also funds which are notoriously volatile. In the Risky Business Report written by the Divest Oregon campaign, there is example after example regarding fossil fuel investments and how financially risky they are.

“The war in Ukraine is just one example of how fossil fuel holdings can become worthless. OST lost millions in the Russian fossil fuel industry following war and sanctions. In early March 2022, after ignoring months of warnings, the OST announced its intent to divest Russian assets, including the now-sanctioned major Russian oil company Gazprom, but the OST is now unable to find a buyer.” (Risky Business report, page 11).

Another example in the Risky Business report details the percentage of PERS investment portfolio that is invested in Private Equity funds (26%) which is well above the OIC’s stated target percentage of Private Equity investment which is 14%-21%. (Risky Business report, page 12). In addition to environmental concerns with fossil fuels, Private Equity firms also invest heavily in firms such as Novalpina (owns Pegasus spyware) which would most likely not be in the public’s interest and would not meet ESG goals set by the OIC. Further, Private Equity funds remain secretive and not readily available for public oversight or access.

I would like to know that the OIC is able to effectively oversee the Oregon State Treasury ensuring that our state is investing in funds that are going to be sustainable in the long-term, meet ESG goals and are readily accessible to the public.

Thank you for your interest in safe-guarding our public investments.

Sincerely,


Eugene, OR 97403

PHILLIPS Aadrial

From: Russell Sanders <russell@oraficio.org>
Sent: Wednesday, April 27, 2022 10:15 AM
To: Treasurer Read; OIC Public Comments
Subject: Divestment of state pension funds from Novalpina Capital
Attachments: Novalpina Capital Letter.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

State Treasurer Read and members of Oregon Investment Council,

Please find attached a letter from Oregon AFL-CIO President Graham Trainor regarding divestment of state pension funds from Novalpina Capital.

Sincerely,

--



Russell Sanders | Communications Director
he/him/his

Learn more about why pronouns matter: <http://bit.ly/2MmmARK>

[REDACTED], Portland, OR 97202

[REDACTED]

Sign up for actions & updates: <https://oraficio.org/sign-up>

Proud Member of IBEW Local 48

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A STRONG VOICE FOR OREGON'S WORKERS

Graham Trainor, President
Oregon AFL-CIO
3645 SE 32nd Ave
Portland, OR 97202

April 27, 2022

State Treasurer Tobias Read
oregon.treasurer@ost.state.or.us
900 Court St. NE
Salem OR 97301

Oregon Investment Council
OIC.PublicComments@ost.state.or.us

State Treasurer Read and members of Oregon Investment Council,

I am writing to urge the immediate and complete divestment of state pension funds from Novalpina Capital once suitable alternatives are identified that will not harm pension stability. This issue was brought to the attention of the Oregon AFL-CIO during our biennial convention in March, where delegates unanimously voted to approve a resolution against investment in Novalpina Capital. The resolution made clear the reasons why investment in this firm presents a danger to the human rights of union members, activists and journalists abroad.

As reported in *The Guardian*, Oregon's public pension fund gave its blessing to a 2019 deal by [Novalpina Capital to acquire the NSO Group](#)¹, whose software has targeted journalists, activists, unions, and dissidents around the world. In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group, making the state of Oregon's pension fund the largest indirect investor in the company.

While the Oregon Treasury repeatedly stated that it had no role in selecting companies that its private equity investors invest in, new revelations from *The Guardian* show that in 2018, fully aware of the NSO Group's role in enabling human rights violations, a senior official at the pension fund discussed investing in the company "in detail" and expressed "strong support" for the deal.

¹ <https://www.theguardian.com/world/2022/jan/17/oregon-public-pension-fund-gave-blessing-to-nso-group-deal-sources-suggest>



A STRONG VOICE FOR OREGON'S WORKERS

The NSO Group's Pegasus spyware puts the human rights of activists and journalists at risk, including in [India](#)², [Saudi Arabia](#)³, [Palestine](#)⁴, the [United Arab Emirates](#), [Hungary](#)⁵, and other nations by breaking into a smartphone and even activating the microphone and camera without a user's permission. Pegasus spyware has been used to target unions, such as when the Mexican government used Pegasus in 2016 to systematically target [dozens of politically-active teachers and members](#)⁶ of the National Education Workers' Syndicate (SNTE) when the union protested burdensome education reforms.

We encourage you to stand with the Biden administration, who [blacklisted the NSO Group](#)⁷ in November 2021, describing Pegasus as a "tool of repression" along with several members of Congress including Senator Wyden who called for sanctions to the NSO Group. Furthermore, since the U.S. blacklisted the NSO Group, ratings agency Moody's [downgraded NSO to Caa2](#)⁸, eight levels below investment grade, citing low revenue, ongoing lawsuits against the company, and severe risk of default on around \$500 million of debt, making NSO an unsound investment for Oregon PERS.

Additionally, we would like to request a voluntary annual reporting of investment holdings, to the extent possible under current Oregon statute.

Thank you for your consideration on this important matter and we look forward to your response.

Sincerely,

Graham Trainor
President, Oregon AFL-CIO

² <https://thewire.in/rights/project-pegasus-list-of-names-uncovered-spyware-surveillance>

³ <https://www.nytimes.com/2018/12/02/world/middleeast/saudi-khashoggi-spyware-israel.html?action=click&module=Top%20Stories&pgtype=Homepage>

⁴ <https://apnews.com/article/technology-business-israel-jamal-khashoggi-hacking-6bfc5bc992de7f33f5c8e969e69ce15c>

⁵ <https://www.nytimes.com/2018/12/02/world/middleeast/saudi-khashoggi-spyware-israel.html?smid=url-sh>

⁶ <https://www.occrp.org/en/the-pegasus-project/politically-active-mexican-teachers-may-have-been-targeted-for-digital-surveillance>

⁷ <https://www.cnn.com/2021/11/03/tech/nso-group-us-blacklist/index.html>

⁸ <https://www.bloomberg.com/news/articles/2021-11-22/israeli-spyware-firm-nso-seen-at-risk-of-default-as-sales-drop>

PHILLIPS Aadrial

Subject: FW: Divesting of Oregon investment in Chinese surveillance company in KKR Asian Fund III
Attachments: The Wire - The Surveillance Stake 02202022.pdf; UFCW letter to OR.pdf

From: Jon Scolnik <jscolnik@ufcw.org>
Sent: Friday, April 29, 2022 1:40 PM
To: oregon.treasurer@state.or.us; KIM Rex <Rex.Kim@ost.state.or.us>; PALMATEER Dmitri <Dmitri.Palmateer@ost.state.or.us>
Cc: David Young <dyoung@ufcw.org>
Subject: RE: Divesting of Oregon investment in Chinese surveillance company in KKR Asian Fund III

This email is from a party external to Treasury. Use care with links and attachments.

Please see attached follow up letter and news article regarding Oregon's investment in a Chinese surveillance company through KKR Asian Fund III.

Sincerely,

Jon Scolnik on behalf of David T. Young, International Vice President / Director, National Strategic Retail Department
United Food and Commercial Workers International Union

Jon Scolnik – UFCW

jscolnik@ufcw.org



April 28, 2022

Mr. Tobias Read
Treasurer
State of Oregon
900 Court St. NE
Salem, OR 97301
oregon.treasurer@state.or.us

Re: Divesting of Oregon PERF investment in Chinese surveillance company in KKR Asian Fund III

Dear Mr. Read:

Thank you for providing the opportunity to discuss with your staff our concerns about Oregon's investment in Cue Group, a Chinese surveillance company formed by KKR Asian Fund III entities.

We are calling on Oregon PERF to divest of Cue, because we believe it is fundamentally wrong for public employees' retirement in Oregon to fund any collaboration with China's repressive surveillance state.

My team provided your staff with a February 20, 2022 article by *The Wire China*, confirming that Cue and its CEO's personal company had jointly developed surveillance technology with the Video National Engineering Laboratory Zhuhai Innovation Center, an arm of China's Ministry of Public Security. The Ministry of Public Security is the organ that develops and implements the government's mass surveillance system throughout China.

According to *The Wire China*:

"The fact that KKR had a controlling stake in Cue Group while Cue was openly promoting its connection to the MPS lab is 'a wake up call' to global companies, says Michael Santoro, a corporate ethics expert at the Santa Clara University's Leavey School of Business. If a private equity firm's portfolio company works with China's surveillance apparatus, he says, 'It could hardly be a more direct line between their investment and human rights violations.'"

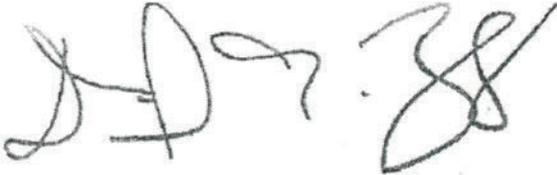
KKR and Cue denied the collaboration to *The Wire*, even though *The Wire* obtained confirmation from the Zhuhai Lab of Cue's collaboration. The article documents how "both KKR and Cue have scrambled to distance themselves from any association with the surveillance industry..."

According to *The Wire* and our information, KKR and Cue removed public references to this collaboration. After publication of *The Wire* article, Cue removed its website post describing its collaboration with the government-run Zhuhai lab and Cue also deleted its website references to public security and military applications of a new autonomous vehicle project. KKR took down an unrelated website of a KKR entity that had contained a filing that listed KKR's indirect subsidiaries, including Cue and two personal companies of Cue's CEO.

These efforts to cover up this collaboration make action by your office even more urgent. We urge you to divest of your investment in Cue (which is held in KKR Asian Fund III) immediately and contribute any profits from Cue to human rights organizations involved with China.

I look forward to your action. I can be reached at 202-264-9741 or dyoung@ufcw.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'D. T. Young', written in a cursive style.

David T. Young
International Vice President
Director, National Strategic Retail Department

Enclosure

Cc: Rex Kim, CIO

The Wire *China*

COVER STORY

The Surveillance Stake

A Chinese company backed by American pension fund money and built by one of world's premier private equity firms publicly touted its ties to China's surveillance apparatus. Is U.S. outbound investment in trouble?

BY KATRINA NORTHROP — FEBRUARY 20, 2022



Illustration by Sam Ward

In March 2020, a town 30 miles northeast of Shanghai's city center was scrambling to respond to the unfolding pandemic. In its effort to control the spread of Covid-19, the town of Shuxin announced that the government would be implementing a new technology in its government buildings: The "CUE All-in-One Machine."

A sleek black device with a camera at eye level, a wide square screen in the middle and two skinny poles connected to wheels at the bottom, the All-in-One Machine uses facial recognition technology and thermal imaging to identify individuals who are walking by and take their temperature. It was produced by [Cue Group](https://cue.group/#/) (<https://cue.group/#/>), a China-based portfolio company held by one of the world's biggest financial services firms, the American private equity giant KKR & Company.



The CUE All-in-One Machine. Credit: Cue Group

But the device's utility goes far beyond pandemic prevention. As Cue's head of new retail products made clear during the 2020 [announcement](https://cue.group/#/newsdetails?id=2020_005) (https://cue.group/#/newsdetails?id=2020_005) in Shuxin, even after Covid-19 subsides, the device could continue to be used to “collect daily passenger flow, record visitors' information, send warnings about abnormal passenger flow, prevent incidents involving many people gathering” and even “recognize specific blacklisted people.”

Why would Cue Group, a digital marketing company that New York-based KKR established in 2017, develop a device with such wide ranging surveillance applications? The answer may be linked, in part, to the Ministry of Public Security (MPS), one of the architects of China's domestic surveillance apparatus.

An investigation by *The Wire* has determined that Cue — a relatively young firm backed by American pension fund money and built by one of America's premier private equity firms — promoted a collaboration with a Chinese government agency known for operating the world's most sophisticated surveillance network, all at a time when critics have alleged that this vast spying and monitoring system was being used to engage in [human rights abuses](https://www.nytimes.com/interactive/2019/11/16/world/asia/china-xinjiang-documents.html) (<https://www.nytimes.com/interactive/2019/11/16/world/asia/china-xinjiang-documents.html>) against Uyghur minorities in the country's far northwest region of Xinjiang.

While it is unclear how the technology developed by American-backed Cue has been deployed in China, both KKR and Cue have scrambled to distance themselves from any association with the surveillance industry, telling *The Wire* this week that Cue remains a digital marketing company. A spokesperson for New York Stock Exchange-listed KKR said the firm was unaware of any collaboration between Cue and China's security forces and noted that KKR had recently reduced its controlling stake in Cue, one of its 16 Chinese portfolio companies, and now has a minority stake. (See KKR's complete statement [here](https://drive.google.com/file/d/1BI2Nz2Jihc4EMpmseGFvNcVOCxHSBoWk/view?usp=sharing) (<https://drive.google.com/file/d/1BI2Nz2Jihc4EMpmseGFvNcVOCxHSBoWk/view?usp=sharing>)).

But Shanghai-based Cue promoted its ties to MPS on its website for nearly two years. This week, after being questioned about its partnership with the [Video National Engineering Laboratory Zhuhai Innovation Center](http://nelivaicz.com.cn/) (<http://nelivaicz.com.cn/>), a government laboratory under MPS, Cue appears to have edited a web page to remove passages touting the collaboration on the All-in-One Machine. In a statement to *The Wire*, Cue said there never was any collaboration with the state lab, even though the Zhuhai lab confirmed in an email to *The Wire* that it had at one time collaborated with Cue and one of its wholly-owned subsidiaries. The lab did not describe the exact nature of the collaboration.

Screenshot from February 10th, 2022

政企同心，携手抗疫 | 开域一体机防疫效果获赞

2020-04-02

为应对新冠疫情，协助政府正常提供公共服务，保障人民出行安全，开域集团与上海市竖新镇政府展开积极合作，率先在镇政府办公大楼部署了开域疫情防控实时监测一体机（以下简称“开域一体机”）。3月25日，镇政府领导和开域集团主要负责人就一体机的防疫部署效果做了实地考察，现场测试了“开域一体机”在无接触快速测温、口罩遮挡下的人脸识别等功能，均取得了突出效果。

开域一体机是由开域集团、珠海中盾之星科技有限公司与视频国家工程实验室(珠海)创新中心共同紧急研发的防疫产品，具有AI智能无接触式测温以及14天迁徙轨迹追踪两大核心功能。支持20人同时测温，快速有效地筛查区域内的发热个体，锁定同行及周围个体，并及时预警。同时，结合开域数据管理平台海量设备信息及行为信息，发现区域中来自疫区的客流，及时报警，以便迅速反应，有效做好防护措施。



Screenshot from February 17th, 2022

政企同心，携手抗疫 | 开域一体机防疫效果获赞

2020-04-02

为应对新冠疫情，协助政府正常提供公共服务，保障人民出行安全，开域集团与上海市竖新镇政府展开积极合作，率先在镇政府办公大楼部署了开域疫情防控实时监测一体机（以下简称“开域一体机”）。3月25日，镇政府领导和开域集团主要负责人就一体机的防疫部署效果做了实地考察，现场测试了“开域一体机”在无接触快速测温、口罩遮挡下的人脸识别等功能，均取得了突出效果。



After being approached by *The Wire*, Cue Group appears to have removed the highlighted sentence on their website, says: “The CUE All-in-One Machine is an epidemic prevention product jointly and urgently developed by Cue Group, Zhuhai Zhongdun Star Technology [a subsidiary of Cue Group] and the National Video Engineering Laboratory (Zhuhai) Innovation Center.” Source: [Cue Group \(https://cue.group/#/newsdetails?id=2020_005\)](https://cue.group/#/newsdetails?id=2020_005)

The discovery that a KKR-backed firm may have jointly developed a surveillance system with a lab connected to the Ministry of Public Security comes at a challenging time for U.S. companies doing business in China. A growing number of critics have pressured firms to divest or take a stand on China’s human rights violations, especially what some have [described \(https://www.nytimes.com/2021/01/19/us/politics/trump-china-xinjiang.html\)](https://www.nytimes.com/2021/01/19/us/politics/trump-china-xinjiang.html) as a genocide against Uyghurs. A focal point of those efforts has been evidence of China’s [surveillance state \(https://www.nytimes.com/2019/12/17/technology/china-surveillance.html\)](https://www.nytimes.com/2019/12/17/technology/china-surveillance.html) — the vast nets of facial recognition cameras, online monitoring and physical checkpoints that have transformed the [Xinjiang region \(https://www.nytimes.com/2019/05/22/world/asia/china-surveillance-xinjiang.html\)](https://www.nytimes.com/2019/05/22/world/asia/china-surveillance-xinjiang.html) into something akin to a modern day Gulag.

The Trump and Biden administration have each announced a raft of economic sanctions against Chinese companies and government entities for their involvement in human rights violations, and the surveillance industry has been particularly scrutinized. Prominent Chinese firms like [SenseTime \(https://www.ft.com/content/8ee73509-e364-494e-b4c8-ft9a4f675078\)](https://www.ft.com/content/8ee73509-e364-494e-b4c8-ft9a4f675078), [Megvii Technology \(https://www.bloomberg.com/news/articles/2020-04-06/u-s-blacklist-hurt-china-ai-giant-s-sales-ahead-of-ipo-attempt\)](https://www.bloomberg.com/news/articles/2020-04-06/u-s-blacklist-hurt-china-ai-giant-s-sales-ahead-of-ipo-attempt), [iFlytek \(https://asia.nikkei.com/Economy/Trade-war/US-sanctions-8-China-tech-companies-over-role-in-Xinjiang-abuses\)](https://asia.nikkei.com/Economy/Trade-war/US-sanctions-8-China-tech-companies-over-role-in-Xinjiang-abuses) and [Dahua Technology \(https://www.nytimes.com/2019/10/07/us/politics/us-](https://www.nytimes.com/2019/10/07/us/politics/us-)

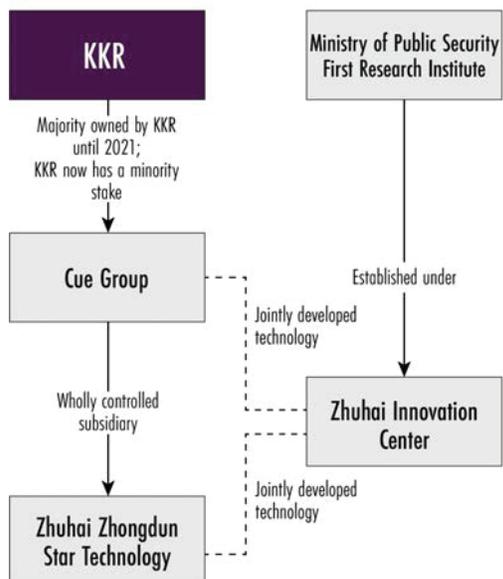
[to-blacklist-28-chinese-entities-over-abuses-in-xinjiang.html](#)) have been blacklisted for providing technology to or collaborating with the Chinese government’s surveillance efforts. Amid both the public scrutiny and well-documented human rights concerns, analysts say that any association with the MPS is a huge red flag for global investors.

The fact that KKR had a controlling stake in Cue Group while Cue was openly promoting its connection to the MPS lab is “a wake up call” to global companies, says [Michael Santoro](#) (<https://www.scu.edu/business/management/faculty/santoro/>), a corporate ethics expert at the Santa Clara University’s Leavey School of Business. If a private equity firm’s portfolio company works with China’s surveillance apparatus, he says, “It could hardly be a more direct line between their investment and human rights violations.”

Cue’s ties to the state lab were first uncovered by researchers working for an American labor union, the [United Food and Commercial Workers International Union](#) (<https://www.ufcw.org/>) (UFCW), which had been scrutinizing the private equity firm because of its deals in the grocery business. *The Wire* undertook its own independent investigation into the case during the past six weeks, reviewing corporate filings in the U.S., Germany, Singapore and China.

Tangled Affiliations

According to Cue’s company statements and the Zhuhai Innovation Center, Cue Group and Zhuhai Zhongdun worked with the Ministry of Public Security affiliated Lab on technology development. Cue Group and KKR deny that there was any collaboration.



Source: Corporate records, news releases, and the Zhuhai Innovation Center website

According to the records, KKR — which is the second largest private equity group in the world with [\\$459 billion](#) (<https://www.kkr.com/kkr-today>) worth of assets under its management — holds a stake in Cue through its KKR Asian Fund III. The limited partners (or investors) in Asian Fund III include some of America’s biggest state pension funds, including the New York State Common Retirement Fund, the California State Teachers’ Retirement System and the Florida State Board of Administration. Courtney Alexander, the researcher who compiled the material on Cue at UFCW, calls this investment “unconscionable for state pension funds.”

While there are no indications that Cue or KKR did anything improper, and while details of the partnership remain unclear, Cue’s effort to build ties with China’s surveillance state comes amid increased calls within the U.S. to better screen outbound investment to China. Currently, Chinese investment in the U.S. is reviewed by the [Committee on Foreign Investment in the United States](#) (<https://home.treasury.gov/policy-issues/international/the-committee-on-foreign-investment-in-the-united-states-cfius>), or CFIUS, but no such mechanism exists for U.S. investment in China. New legislation already in the works to create a kind of “reverse” CFIUS (<https://www.atlanticcouncil.org/blogs/econographics/is-the-us-going-to-screen-outbound-investment/>) could

catch problematic investments in the Chinese surveillance industry, for example, and it is gaining ground.

“There is a lot of momentum behind it,” says [Martijn Rasser](#) (<https://www.cnas.org/people/martijn-rasser>), a senior fellow at the Center for a New American Security (CNAS) and former analyst at the CIA, where he focused on foreign emerging technologies. Cue Group “could become a poster child for exactly why this legislation is of interest in the White House and Congress.”

THE PIVOT



Cue Group's CEO Shi Kan, on board what appears to be company's private jet. *Credit: Cue Group*

In October 2019, when the Zhuhai Innovation Center was unveiled, Cue Group's CEO, Shi Kan, attended the opening ceremony

(<https://tech.chinadaily.com.cn/a/201910/28/WS5db690e7a31099ab995e8371.html>). The Center falls under the Ministry of Public Security's First Research Institute, which develops policing technology for Chinese authorities, and it was established to develop video and A.I. technology for public security applications, according to its website (<http://nelivaicz.com.cn/plus/list.php?tid=1>).

Shi, who is often photographed in a black suit with no tie, is something of a big data evangelist and serial entrepreneur. After graduating from Shanghai Jiaotong University in 2003, he went on to work for Intel in China and VMware, an American cloud computing company, in California, according to his LinkedIn profile. He started his first digital marketing company in 2010, which he later sold (http://quotes.money.163.com/f10/ggm_x_300383_2018017.html) to Beijing Sinnet Technology, a major Chinese tech firm.¹

At 40 years old, Shi seems to have his hands full. He is an executive in approximately 20 Chinese companies, including Cue Group, and he holds a stake of at least 50 percent in 11 other Chinese firms, according to WireScreen. The vast majority of those companies revolve around digital marketing or information technology, and some are linked to KKR holdings.² KKR declined to comment on Shi's other business dealings.

It is unclear how Shi initially got connected with KKR, but in 2017 the American private equity firm combined



In a press account about the unveiling of the Zhuhai Innovation Center, Shi Kan appears to be pictured third from the right.

(<https://www.businesswire.com/news/home/20180320006664/en/KKR-Launches-China%E2%80%99s-First-One-Stop-Digital-Marketing-Company-Cue-Co.>) four separate Chinese digital marketing firms, including one controlled by Shi³, to form Cue and appointed Shi as CEO. According to a profile (<https://finance.ifeng.com/c/7fO751KmDmZ>) of Shi, it was his idea to merge the four companies, saying, "We are definitely not 1+1+1=4, our cooperation is 1+1+1+1 > 40!" Although many Chinese entrepreneurs were focusing on ecommerce at the time, Shi said he saw value in big data and digital marketing. As he described it, he "chose to sell water when everyone else was mining gold."

In a KKR press release (https://media.kkr.com/news-details/?news_id=dbb935a8-1e48-4ba1-9c1f-e62a664bd558&type=1&download=1) about Cue, Paul Yang, the head of KKR Greater China, said, "As China's enterprise services and digital media industry undergo profound changes, we believe Cue has excellent

prospects for growth and the wide-ranging capabilities and expertise to help its clients achieve business success.”

Although KKR declined to comment on when they reduced their stake in Cue, corporate records reviewed by *The Wire* suggest that KKR had a majority stake until six months ago. Other global investment firms involved include California-based [Princeville Capital](https://www.princeville-capital.com/) (<https://www.princeville-capital.com/>), South Korea-based [Anchor Equity Partners](https://www.anchorpe.com/) (<https://www.anchorpe.com/>) and Hong Kong-based [Baring Private Equity Asia](https://www.bpeasia.com/) (<https://www.bpeasia.com/>). According to corporate records reviewed by *The Wire*, Baring and a firm called Super Proton (whose identity is unclear) were given joint control over Cue last year.⁴



KKR and Cue Group executives pose for a picture at a launch event for Cue Group in 2018.

Credit: Cue Group

In its five years of existence, Cue seems to have thrived as a digital marketing company. The company [grew](https://cue.group/#/introduction#introduction) (<https://cue.group/#/introduction#introduction>) to have 2,000 employees in Beijing, Shanghai and Chongqing, as well as in South Korea. In 2019, the company [reportedly](https://www.reuters.com/article/us-cue-ipo/chinese-digital-agency-pushes-on-with-400-million-u-s-ipo-sources-idUSKBN1XI18D) (<https://www.reuters.com/article/us-cue-ipo/chinese-digital-agency-pushes-on-with-400-million-u-s-ipo-sources-idUSKBN1XI18D>) weighed a \$400 million IPO in the U.S., though that stock offering was later canceled. According to its promotional materials, Cue has worked with companies such as Baidu, Huawei and Oppo, providing [services](https://www.linkedin.com/feed/update/urn:li:activity:6831465420952879104/) (<https://www.linkedin.com/feed/update/urn:li:activity:6831465420952879104/>), like digital advertising and mapping out where foot traffic is most concentrated within a retail space.

But using big data to help companies target customers and using big data to help the government target individuals is not that dissimilar. After the Zhuhai Innovation Center opened, one of Shi's other companies, a wholly-owned subsidiary of Cue Group called Zhuhai Zhongdun Star Technology, started a "Safe Campus" project with the lab, according to accounts in the Chinese press. The project was [described](https://tech.chinadaily.com.cn/a/201910/28/WS5db690e7a31099ab995e8371.html) (<https://tech.chinadaily.com.cn/a/201910/28/WS5db690e7a31099ab995e8371.html>), as a tool to monitor school campuses with facial recognition and big data processing, and in press accounts Shi is called a strategic partner in that effort. The Zhuhai Innovation Center confirmed to *The Wire* that the lab had collaborated with Zhuhai Zhongdun, but it did not reference the Safe Campus project and the lab said the collaboration has since ended.

Cue's spokesperson told *The Wire* that neither Cue nor any of its subsidiaries have worked with the Center, and that Cue "has not participated in the 'Safe Campus' project nor received any revenues related to the project."

智慧城市解决方案

采用先进的AI、物联网、云计算及大数据等技术，为不同种类的空间提供数字化管理与监测能力，提高空间的用户体验与运营效率。围绕校园安全风险预警及处理机制为核心任务，搭建联合政府各部门数字化安防智能平台，运用领先的风险模型预警机制，结合安全应急处理方法，全方位及时高效智能化保护学生安全，实现真正平安校园的学习环境。除此之外还全面部署机场数字化、综合安防管理等应用场景。



Cue's website markets a "Smart City" product, which appears to be very similar to the "Safe Campus" project.

Credit: [Cue Group \(https://cue.group/#/digital-technology/\)](https://cue.group/#/digital-technology/)

When the pandemic broke out, Cue Group seems to have turned to projects more closely aligned with Zhuhai Zhongdun and the Zhuhai Innovation Center. In addition to its "All-in-One Machine" — which, according to recent [press releases \(https://baijiahao.baidu.com/s?id=1674273670032829130&wfr=spider&for=pc\)](https://baijiahao.baidu.com/s?id=1674273670032829130&wfr=spider&for=pc), has been deployed in government agencies, businesses, schools, restaurants, shopping malls, train stations and bus stations — Cue's website [markets \(https://cue.group/#/digital-technology/\)](https://cue.group/#/digital-technology/) a "Smart City" product, which appears to be very similar to the "Safe Campus" project and is described as using A.I., cloud computing and big data processing to provide a digital security platform alongside various government departments.

A Cue spokesperson told *The Wire* that the All-in-One Machine was "developed solely by Cue & Company in-house. This product was developed at the onset of the Covid-19 pandemic, at which point Cue & Company felt a keen sense of social responsibility to help develop a product to screen individuals for fever and high temperature to serve communities." When asked why they edited the webpage referring to the collaboration, the Cue spokesperson said, "we have updated it recently to reflect the accurate fact."

KKR also denies that Cue worked with the Zhuhai Innovation Center. "To our knowledge," said a KKR spokesperson, the product was developed in-house. "We further understand the 'all-in-one machine' was developed without any collaboration with the Video National Engineering Laboratory (Zhuhai) Innovation Center."

But the Zhuhai Innovation Center's admission that it worked with Cue and its subsidiary, Zhuhai Zhongdun, is striking. The Center is a joint collaboration between a state security contractor that is wholly owned by MPS's First Research Institute, and the Chinese Academy of Sciences Institute of Automation (CASIA), an academic body that develops mass surveillance technology and, according to a recent [Hoover Institution report \(https://www.hoover.org/research/eyes-wide-open-ethical-risks-research-collaboration-china\)](https://www.hoover.org/research/eyes-wide-open-ethical-risks-research-collaboration-china), collaborates with MPS and the People's Liberation Army.

Moreover, the [lab director](http://www.neliva.com.cn/Index/lists/catid/11.html) (<http://www.neliva.com.cn/Index/lists/catid/11.html>), overseeing the Zhuhai Innovation Center from Beijing is Qiu Baoli, a longtime public security official who once served as deputy director of the public security bureau at the [Xinjiang Production and Construction Corps](https://www.thewirechina.com/2021/10/31/the-corps-of-xinjiang/) (<https://www.thewirechina.com/2021/10/31/the-corps-of-xinjiang/>), which has been sanctioned by the U.S. government for human rights abuses against the Muslim Uyghur population.

“Look at the players integral to this Center,” says Jeffrey Stoff (<https://www.hoover.org/profiles/jeffrey-stoff/>), a former U.S. government official who worked on critical technology protection and recently published a [report](https://www.hoover.org/research/eyes-wide-open-ethical-risks-research-collaboration-china) (<https://www.hoover.org/research/eyes-wide-open-ethical-risks-research-collaboration-china>) with Stanford’s Hoover Institution about CASIA. Given the Center’s acknowledgement of the collaboration, “KKR is directly associating with parts of the state that develop surveillance that is responsible for human rights abuses. Even if the particular technology that [KKR] is investing in is deployed for the notionally benign use of temperature detection and Covid detection, it can be easily diverted to reprehensible applications. That needs to be assumed.”

Cue Group maintains it is still a digital marketing company first and foremost. The All-in-One Machine, the Cue spokesperson said, “is not part of Cue & Company’s core business and will also not be the focus area going forward.”

But as recently as August, Cue Group made a \$15.4 million investment in a Chongqing-based autonomous and electric vehicle startup, according to Pitchbook. Shortly afterwards, the company released a [video](https://www.linkedin.com/company/cuegroup/videos/) (<https://www.linkedin.com/company/cuegroup/videos/>) of a Cue-brand unmanned vehicle — resembling a tiny tank — that “integrated with various A.I. technologies, [and is an] ideal product to utilize in public security, firefighting, military and engineering scenes.” The video depicts a woman tied up with a bag over her head and two men threatening her with a bat; the small Cue vehicle, according to the description, is able to pick up on the body posture of the people in order to understand the dangerous situation.

Cue did not respond to questions about why they invested in the autonomous vehicle company.



Screenshots from a marketing video for a Cue-brand unmanned vehicle that “integrated with various A.I. technologies, [and is an] ideal product to utilize in public security, firefighting, military and engineering scenes.”
Source: LinkedIn (<https://www.linkedin.com/company/cuegroup/videos/>)

Regardless of why Cue decided to pursue the public security and surveillance market, the key question is whether KKR knew about it. Three KKR executives in China sat on Cue Group’s board until last year, according to corporate records. And [Xu Kang](https://www.kkr.com/our-firm/leadership/kang-xu/) (<https://www.kkr.com/our-firm/leadership/kang-xu/>), a director in KKR’s Shanghai office who “played a significant role in KKR’s investments in Cue,” according to KKR’s website, is still on the board of the holding company in Singapore that owns Cue Group, as of the company’s latest filings in November.⁵

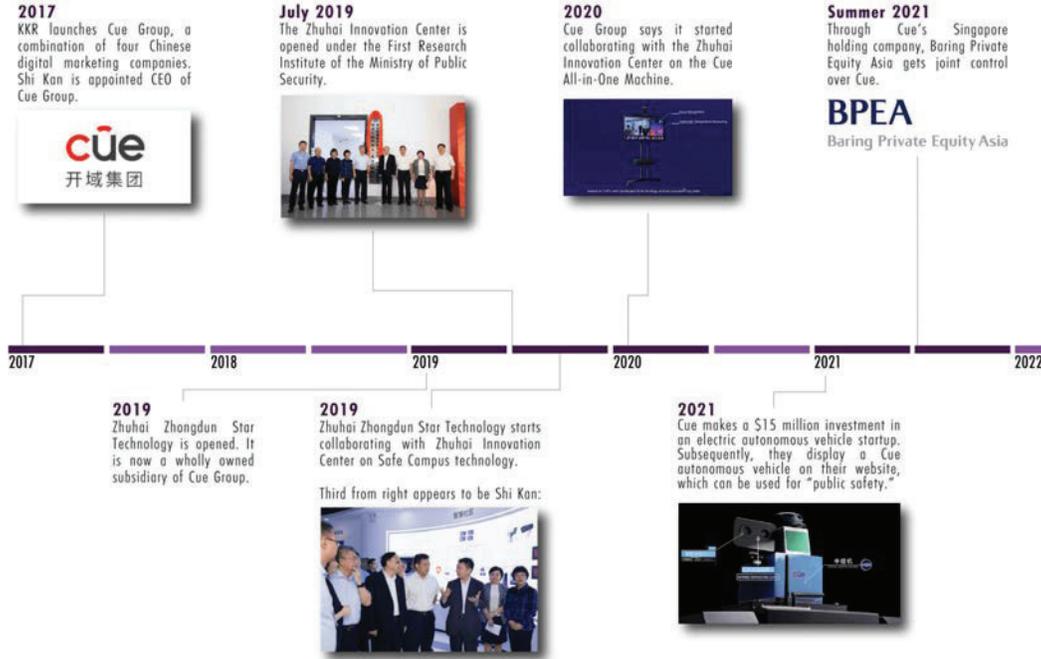
“We employ a rigorous due diligence process prior to making an investment, and have ongoing ESG [environmental, social and governance] and compliance monitoring programs in place to provide oversight of our actively held portfolio companies to identify and address issues in an appropriate manner,” a KKR spokesperson told *The Wire*.

Asked what KKR’s position would be if one of their portfolio companies had indeed collaborated with the Chinese government or an MPS lab, KKR said in a statement: “We were aware a device was developed to protect public health and combat Covid-19. We have no knowledge that the product was used for any other

purpose. We want to make clear that we would not be in favor of the technology of any of our portfolio companies being used in violation of internationally recognized human rights.”

KKR and Cue Group

Cue Group was launched by KKR in 2017. This timeline follows Cue Group’s development and collaborations since then. Cue Group and KKR deny that there was any collaboration with the Zhuhai Innovation Center.



Source: Media reports, corporate records, PitchBook, Cue Group press releases
Design by Eliot Chen

THE ‘POSTER CHILD’

The U.S. pension funds that invest in KKR Asian Fund III, which currently has a stake in Cue, include the New York State Common Retirement Fund, the Minnesota State Board of Investment and California State Teachers’ Retirement System, all of which committed \$100 million or more pre-2019.

| U.S. Public Pension Funds Investing in KKR Asian Fund III | Committed Capital (\$ millions) |
|---|---------------------------------|
| Washington State Investment Board | 500 |
| New York State Common Retirement Fund | 285 |
| Oregon Public Employees Retirement System | 250 |
| California State Teachers’ Retirement System | 180 |
| Florida State Board of Administration | 150 |
| Minnesota State Board of Investment | 100 |
| Louisiana State Employees’ Retirement System | 50 |
| Public Safety Personnel Retirement System of the State of Arizona | 40 |

Data: PitchBook, pension fund financial reports

Every pension fund that *The Wire* reached out to either declined to comment or did not respond to requests for comment. The one exception was the Washington State Investment Board, which committed \$500

(<https://www.sib.wa.gov/financial/pdfs/quarterly/ir063021.pdf>) million to KKR Asian Fund III in 2018.

“We are certainly aware of the privacy questions tied to the use of personal recognition technologies,” Chris Phillips, the director of public affairs for the fund told *The Wire*, “These are long term commitments. The nature of private equity funds is that you can’t sell out of them without potentially incurring substantial losses.”

This fiduciary obligation to maximize profit often constrains pension funds, says [Michael Posner](https://www.stern.nyu.edu/faculty/bio/michael-posner) (<https://www.stern.nyu.edu/faculty/bio/michael-posner>), a professor of ethics and finance at New York University’s Stern School of Business and served during the Obama administration as an assistant secretary of state for the Bureau of Democracy, Human Rights and Labor. “But that doesn’t mean they can’t have conversations about their values,” he says. “American companies and investors should not be directly involved in helping the Chinese state undermine the rights of their own citizens.”

This is easier said than done, however, especially when it comes to China’s byzantine and rather opaque business environment. Industries as diverse as apparel and solar technology have been struggling to figure out how to keep their supply chains out of Xinjiang, which has been the target of sanctions. Meanwhile, despite efforts to block the sale to China of U.S. DNA equipment that might be used to target minorities, the Chinese authorities have found ways to [purchase](https://www.nytimes.com/2021/06/11/business/china-dna-xinjiang-american.html) (<https://www.nytimes.com/2021/06/11/business/china-dna-xinjiang-american.html>). goods made by companies like Thermo Fisher. [Emily Weinstein](https://cset.georgetown.edu/staff/emily-weinstein/) (<https://cset.georgetown.edu/staff/emily-weinstein/>), a research analyst at Georgetown’s Center for Security and Emerging Technology, says that while no U.S. company should be associated with a lab controlled by MPS First Research Institute, “figuring this out requires a significant amount of due diligence and Chinese language skills.”

KKR, of course, is a sophisticated operation. The company, which rose to fame as a leveraged buyout firm in the 1980s, and whose activities were chronicled in the best-seller “[Barbarians at the Gate](https://www.harpercollins.com/products/barbarians-at-the-gate-bryan-burroughjohn-helyar?variant=32206878539810)” (<https://www.harpercollins.com/products/barbarians-at-the-gate-bryan-burroughjohn-helyar?variant=32206878539810>),” entered the China market in 2007. The firm has a large operation on the ground and has made deals with the state-owned investment banking giant [C.I.C.C.](https://www.nytimes.com/2010/02/24/business/global/24yuan.html) (<https://www.nytimes.com/2010/02/24/business/global/24yuan.html>), the Chinese appliance maker [Haier](https://www.reuters.com/article/us-kkr-haier/kkr-buys-stake-in-appliance-maker-in-biggest-china-deal-idUSBRE98T0D520130930) (<https://www.reuters.com/article/us-kkr-haier/kkr-buys-stake-in-appliance-maker-in-biggest-china-deal-idUSBRE98T0D520130930>), grocery app [Xingsheng Youxuan](https://www.reuters.com/article/us-xingsheng-youxuan-fundraising/chinese-grocery-app-xingsheng-youxuan-raises-2-billion-in-new-funding-round-sources-idUSKBN2AJ0GX) (<https://www.reuters.com/article/us-xingsheng-youxuan-fundraising/chinese-grocery-app-xingsheng-youxuan-raises-2-billion-in-new-funding-round-sources-idUSKBN2AJ0GX>) and [Bytedance](https://www.reuters.com/article/china-bytedance-fundraising/sequoia-and-kkr-lead-bytedance-funding-round-that-values-it-at-180-billion-sources-idUSKBN28L1AL) (<https://www.reuters.com/article/china-bytedance-fundraising/sequoia-and-kkr-lead-bytedance-funding-round-that-values-it-at-180-billion-sources-idUSKBN28L1AL>), the Chinese owner of the popular social media app TikTok. KKR has raised four Asia funds, the latest of which totalled [\\$15 billion dollars](https://www.businesswire.com/news/home/20210405005419/en/KKR-Closes-US15-Billion-Asian-Fund-IV) (<https://www.businesswire.com/news/home/20210405005419/en/KKR-Closes-US15-Billion-Asian-Fund-IV>). — the largest private equity fund dedicated to Asia ever.

Critics, however, say that outbound U.S. investment to China still enjoys relative anonymity, with little accountability to human rights or national security interests. To ensure that American money doesn’t support problematic companies and industries, momentum is [building](https://www.wsj.com/articles/panel-urges-restricting-u-s-investment-in-china-over-security-concerns-11637163001) (<https://www.wsj.com/articles/panel-urges-restricting-u-s-investment-in-china-over-security-concerns-11637163001>) in Washington for U.S. legislation barring or screening outbound investment into sensitive sectors in China.

Currently, the U.S. government’s main tool to control outbound investment is to put companies on the Treasury Department’s investment [blacklist](https://home.treasury.gov/policy-issues/financial-sanctions/consolidated-sanctions-list/ns-cmic-list) (<https://home.treasury.gov/policy-issues/financial-sanctions/consolidated-sanctions-list/ns-cmic-list>). But this list only impacts publicly traded securities, and it is reactive: the specific entity must already be known to be involved in human rights abuses or activities contrary to U.S. national security interests. SenseTime, for instance, was [placed](https://fortune.com/2019/10/08/china-ai-us-entity-list/) (<https://fortune.com/2019/10/08/china-ai-us-entity-list/>) on the U.S. Entity List in 2019 for its involvement in human rights abuses against Uyghurs, barring U.S. exports to the company. But American firms like Fidelity, Qualcomm and Silver Lake continued to put [millions of dollars](https://www.buzzfeednews.com/article/ryanmac/us-money-funding-facial-recognition-sensetime-megvii) (<https://www.buzzfeednews.com/article/ryanmac/us-money-funding-facial-recognition-sensetime-megvii>) into the company. In 2021, the same year SenseTime went [public](https://www.buzzfeednews.com/article/ryanmac/us-money-funding-facial-recognition-sensetime-megvii)

(<https://www.reuters.com/technology/sensetime-shares-open-up-16-hong-kong-debut-2021-12-30/>), the company was added (<https://www.nytimes.com/2021/12/13/business/china-sensetime-hong-kong-ipo.html>) to the Treasury list.

There are very few government tools that could block firms like KKR from pouring money into a private company like Cue.

“There is a concern that the existing tools we have are not sufficient,” says [Charlie Vest](https://rhg.com/team/charlie-vest/) (<https://rhg.com/team/charlie-vest/>), a senior analyst at Rhodium Group. “Proponents of [new legislation] say the U.S. government does not have adequate visibility on the transactions that go on between the U.S. and China.”

There is a concern that the existing tools we have are not sufficient... Proponents of [new legislation] say the U.S. government does not have adequate visibility on the transactions that go on between the U.S. and China.

— *Charlie Vest, a senior analyst at Rhodium Group*

In 2020, U.S. foreign direct investment in China amounted to \$8.7 billion (<https://www.us-china-investment.org/fdi-data>), which was the lowest level since 2004, according to Rhodium Group. The decline was due to the pandemic, geopolitical dynamics and the U.S. government’s own policies. But this summer, Jake Sullivan, Biden’s national security advisor, said (<https://www.whitehouse.gov/nsc/briefing-room/2021/07/13/remarks-by-national-security-advisor-jake-sullivan-at-the-national-security-commission-on-artificial-intelligence-global-emerging-technology-summit/>) more restrictions could be useful. Current outbound U.S. investment flows, he said, can “circumvent the spirit of export controls or otherwise enhance the technological capacity of our competitors in ways that harm our national security.”

It is still unclear what, exactly, an outbound investment screening process would look like, but the America Competes Act (<https://www.npr.org/2022/02/04/1078226282/u-s-house-passes-china-competition-bill>), which just passed the House and is aimed at bolstering U.S. competitiveness with China, includes a provision (<https://www.wiley.law/alert-America-COMPETES-Act-Would-Stand-Up-a-Committee-to-Review-Certain-Outbound-Investment-and-Offshoring-Transactions>) for screening in critical industries. It proposes creating an inter-agency committee, akin to the Committee on Foreign Investment in the United States (CFIUS), which would be led by the United States Trade Representative.

But the Senate version of the Competes Act does not include (<https://www.politico.com/news/2022/01/25/house-china-bill-trade-title-00001366>) the review process, so it remains to be seen how much support the provision really has. It is also unclear what types of investments would be covered under the review, but experts say the surveillance industry could be included.

There is not a lot of precedent to work from. Very few countries have outbound investment controls, says [Kevin Wolf](https://www.akingump.com/en/lawyers-advisors/kevin-j-wolf.html) (<https://www.akingump.com/en/lawyers-advisors/kevin-j-wolf.html>), a former official at the Commerce Department’s Bureau of Industry and Security, which controls the Entity List. “Historically it has not been a regulated area,” says Wolf, who is now a partner at Akin Gump Strauss Hauer & Feld LLP. “If a decision is made to impose outbound investment controls, then how are you going to decide what is covered? What agencies are going to do this? There aren’t bodies and staff that know how to do this.”

There are also considerable downsides to imposing such an extensive bureaucratic review; according to a recent Rhodium Group [study \(https://rhg.com/research/tws-outbound/\)](https://rhg.com/research/tws-outbound/), an outbound screening process would affect over 40 percent of U.S. investment into China.

Moreover, even if an investment screening process had been in place in 2017, it seems unlikely it would have prevented or stopped KKR from investing in Cue Group. Cue, after all, was a digital marketing firm, not a surveillance company. It only started broadcasting its collaboration with China's surveillance apparatus in 2020, three years after KKR's initial investment.

Cue's pivot, analysts say, illustrates one of the unique challenges of investing in China: from a business perspective, it often makes sense for Chinese firms to work with the government. This is especially true since the pandemic, which formed a natural alliance between China's big data companies and government surveillance. Chinese tech behemoths like Alibaba and Tencent, for example, have developed [Covid health code apps \(https://www.nytimes.com/2020/03/01/business/china-coronavirus-surveillance.html\)](https://www.nytimes.com/2020/03/01/business/china-coronavirus-surveillance.html) for the government by using GPS tracking.

In China today, surveillance "is where the money is," says CNAS's Rasser. "If you look at how much the Chinese state is pouring into this, this is where the revenue growth is."

Chinese firms also benefit from working with the government on A.I.-related work because it allows them to access large amounts of data. [David Yang \(https://economics.harvard.edu/people/david-yang\)](https://economics.harvard.edu/people/david-yang), an economist at Harvard University, recently published a [paper \(http://davidyang.com/pdfs/ai_draft.pdf\)](http://davidyang.com/pdfs/ai_draft.pdf) showing how Chinese A.I. companies that received contracts from the government — and got access to data as a result — were more likely to create innovative and successful commercial products.

"A.I. requires a lot of data to make it accurate enough to be commercially viable," says Yang. "By working with public security, for example, the government gets the aid of the A.I. technology that they don't have themselves, and the firm gets access to the data."



KKR's co-founder Henry Kravis speaking on a *Fortune* panel in Guangzhou in 2017. Credit: *Fortune* (<https://www.youtube.com/watch?v=pDxHKuZd0sM>)

While these calculations might make sense for Chinese companies, including Cue, when American investors and pension funds are involved, the moral costs are expected to outweigh the financial benefits.

It's not always clear that they do. At a 2017 event in Guangzhou, Henry Kravis, the co-founder of KKR, said that when the firm started in China, it considered one thing: what was needed.

“In those days, everything was needed,” he explained (<https://www.youtube.com/watch?v=pDxHKuZd0sM>). “For example, one of the things that the government needed very badly was to improve food safety and security. The second thing they needed was improvement in the environment and water safety. So we said, ok, let’s look and see what we can do.”

Once the Chinese government needed surveillance technologies, it seems Cue Group saw what it could do.



Katrina Northrop is a journalist based in Washington D.C. Her work has been published in *The New York Times*, *The Atlantic*, *The Providence Journal*, and *SupChina*. [@NorthropKatrina](https://twitter.com/NorthropKatrina) (<https://twitter.com/NorthropKatrina>).

PHILLIPS Aadrial

From: Joseph Stenger <joseph.stenger@gmail.com>
Sent: Wednesday, May 18, 2022 2:14 PM
To: PHILLIPS Aadrial
Subject: OIC policies

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

I live in NE Portland. As a family physician and a grandfather, community health is crucial for me. Uppermost now for health, we need rapid action on developing a low-carbon electrical grid and electrification of homes and transportation.

I have reviewed OIC's INV 1201 statement. I am pleased that ESG is prominently supported. However, since OIC is responsible for influencing the investment of our Treasury, the people's money, I urge development of a much more specific statement. This should include divestment from entities profiting from or financing carbon-polluting industries. We must not be using the people's fiscal power to contribute to the destruction of hope for future generations. Instead, we should be contributing to and profiting from the vibrant and promising enterprises that are building our future- ie, low-carbon fuels, regenerative agriculture, carbon-sequestration, healthier forests, and healthier homes.

I appeal to you to do more than you think you can to invest in a livable future for all Oregonians! We all need to be innovative and persistent to overcome the crisis we are in. You have the power to make a real difference!

Sincerely,
Joseph Stenger MD
97211

PHILLIPS Aadrial

From: Rod Such <rodsuch@gmail.com>
Sent: Monday, May 16, 2022 11:08 AM
To: PHILLIPS Aadrial
Cc: tarodello@igc.org; Marty Fromer
Subject: Statement from Amnesty International Group 48 for public comment

This email is from a party external to Treasury. Use care with links and attachments.

Hi,

Please make sure this statement from Group 48, the Portland, OR chapter of Amnesty International, reaches Treasurer Read and members of the Oregon Investment Council and is entered into the minutes of the OIC's June meeting as public comment. Thank you.

The Portland, Oregon chapter of Amnesty International, known as Group 48, is deeply concerned about Oregon PERS investment in the NSO Group, the Israeli spyware firm that makes Pegasus software. As you know by now from the extensive media coverage in the New York Times, Washington Post, the British Guardian, and elsewhere, NSO Group has sold this software to authoritarian governments which have used it to surveil human rights activists, political dissidents, journalists, diplomats, and government officials.

Moreover, the export licenses for these sales were approved at the highest levels of Israel's Ministry of Defense. Amnesty International recently concluded that the Israeli government is intentionally perpetuating a regime of apartheid, a crime against humanity. Amnesty's report documented the extensive surveillance of Palestinians in violation of their human rights to privacy. Indeed, many of the founders of the NSO Group are former members of an elite military intelligence unit that helped develop these unlawful techniques of surveillance.

Furthermore, Amnesty has urged the immediate release from prison of the Palestinian-French human rights attorney Salah Hammouri who is suing the NSO Group for using Pegasus software to spy on his activities.

Spokespersons for the Oregon Investment Council maintain that it cannot get involved in "politics" and have a fiduciary duty to get the best possible return on its pension fund investments for public employees. In the case of your NSO investment, you have failed this fiduciary duty. Moody's credit rating now lists NSO Group as eight levels below investment grade. The NSO Group has been blacklisted by the Biden administration, meaning that U.S. technology companies are prohibited from doing business with NSO, and NSO is facing lawsuits from Apple, Facebook, and Microsoft for its hacking activities. The company could face bankruptcy, meaning the total loss of the \$165 million that OIC has already extended to the private equity fund that controls NSO.

The UN Guiding Principles on Business and Human rights state that companies and investors have a responsibility to respect human rights. This includes the responsibility to conduct due diligence before and following an investment, to ensure that the investment does not have a negative impact on human rights. Did Oregon PERS conduct any such due diligence in advance of making their investment in the NSO Group? Has Oregon PERS conducted any follow-up due diligence, especially given NSO Group's surveillance of human rights activists, political dissidents, journalists, diplomats and government officials? If not, why was no such due diligence conducted? If so, what were the findings of this due diligence, and what steps has Oregon PERS taken to address the human rights implications of this investment?

PHILLIPS Aadrial

From: PHILLIPS Aadrial
Sent: Tuesday, April 19, 2022 2:43 PM
To: OIC Public Comments
Cc: PHILLIPS Aadrial
Subject: FW: Union response to OIC re NSO Group for public comment

Aadrial Phillips

Executive Support Specialist

oregon.gov/treasury

P 503-431-7956

This message (including any attachments) may contain sensitive information intended for a specific individual and purpose. If you are not the intended recipient, please notify me and delete this message immediately.

From: Rod Such <rodsuch@gmail.com>
Sent: Tuesday, April 19, 2022 11:09 AM
To: PHILLIPS Aadrial <Aadrial.Phillips@ost.state.or.us>
Subject: Union response to OIC re NSO Group for public comment

This email is from a party external to Treasury. Use care with links and attachments.

<https://www.theguardian.com/us-news/2022/mar/31/us-unions-pension-funds-investment-nso-group>

Dear Oregon Investment Council,

As Oregon taxpayers, many of whom are union members and beneficiaries in the public employee retirement system, we are writing to express our strong objection to the Oregon public pension fund's investment in Novalpina Capital Fund 1, now managed by Berkeley Research Group, with a majority stake in NSO Group. On Saturday, March 20th, delegates to the 2022 Oregon AFL-CIO Convention in Portland unanimously approved a resolution to advocate for state divestment from NSO Group, the company that created Pegasus spyware.* The Oregon AFL-CIO Convention is a biennial gathering of labor leaders from across the state representing over 40 affiliate unions. As has been widely reported, NSO Group provides surveillance technology to authoritarian regimes, enabling grave human rights abuses. Therefore, Oregon's investment in the Berkeley Research Group is highly unethical.

The Israeli government and police have used Pegasus to surveil Palestinian activists, human rights organizations, and Israeli citizens. The Israeli government holds authority to approve and deny sales of Pegasus and as the New York Times has put it, Israel has "reaped diplomatic gains around the world from NSO's Pegasus spyware." Oregon's investment in NSO Group also severely jeopardizes the security of unions abroad. In 2016, the Mexican government used Pegasus spyware to possibly target dozens of politically-active teachers and members of the National Education Workers' Syndicate (SNTE) when the union protested oppressive education reforms. Authoritarian governments are eager to employ extremely repressive measures against protestors and opposition leaders, and NSO Group's spyware facilitates this. By investing in Berkeley Research Group, and by extension, NSO Group, Oregon shares complicity in violent anti-union operations such as those employed against the protesting school teachers of SNTE.

Because Oregon public sector union members are primary beneficiaries of the Public Employees Retirement System, we ask that the Oregon Investment Council take the following actions:

1.

- 2.
3. Immediately divest state pension funds from Berkeley Research Group, ending our state's
4. partnership with the firm, and, by extension, NSO Group.
- 5.

- 2.
- 3.
4. Implement a human rights screening for all future state investments, and especially
5. for the public employee pension fund.
- 6.

A partnership between Oregon and NSO Group should have never existed to begin with, and we demand that the Oregon State Treasury and Oregon Investment Council address this issue immediately. Thank you for your attention.

DemilitarizePortland2Palestine coalition

*Text of Oregon AFL-CIO resolution:

RESOLVED that the Oregon AFL-CIO send a letter to the State Treasurer and the Oregon Investment Council requesting immediate and complete divestment of state pension funds from Novalpina Capital once suitable alternatives are identified that will not harm pension stability

RESOLVED that the Oregon AFL-CIO will encourage the implementation of a human rights screening for all future investments, and be it further

RESOLVED that the Oregon AFL-CIO will advocate for legislation, and to strengthen existing state laws to protect human rights at home and abroad, as related to Oregon's financial investments; and

RESOLVED that the Oregon AFL-CIO will forward to the National AFL-CIO, the Northwest Oregon Labor Council and Chapters of the Oregon AFL-CIO a copy of this resolution

RESOLVED that the Oregon AFL-CIO will advocate for qualified public sector union members to be appointed to the Oregon Investment Council; and

RESOLVED that the Oregon AFL-CIO will provide support for initiatives or legislation in the coming years that would require annual Oregon Treasury investment reporting in an accessible format online which would support investment transparency; and now be it finally

RESOLVED that the Oregon AFL-CIO send a letter to the State Treasurer and the Oregon Investment Council requesting voluntary annual reporting of investment holdings, to the extent possible under current Oregon statute.

PHILLIPS Aadrial

From: Chris Tebben <turben4@gmail.com>
Sent: Tuesday, May 24, 2022 9:02 AM
To: PHILLIPS Aadrial
Subject: Thank you -- and looking to your leadership for next steps

This email is from a party external to Treasury. Use care with links and attachments.

Dear Chair Samples,

Thank you for the leadership stance you have taken on encouraging OIC to invest responsibly. As a member of Divest Oregon and a PERS account holder, I am especially heartened by the issues you have raised around the implementation of the ESG directive and divestment of holdings in ALL Russian assets. At this perilous moment in our planet's history, your leadership is consequential.

I encourage you to continue raising these important issues, and I specifically hope that you will follow through on the following:

1. Ask Treasury staff to report on current progress implementing the ESG directive of INV 1201
2. Consider revising the ESG policy to provide more specific guidance to staff
3. Support divestment of Treasury investments in ALL Russian assets, not just assets under federal sanction
4. Continue to examine the degree to which the OIC is able to effectively oversee the Oregon State Treasury and safeguard the interests of all of the people whose funds the Treasury manages.

Thank you for your leadership.

Warmly,
Chris Tebben

.....
Chris Tebben | [REDACTED]
she, her

PHILLIPS Aadrial

From: Nancy Yuill <nancyyuill@gmail.com>
Sent: Tuesday, May 24, 2022 11:09 AM
To: PHILLIPS Aadrial
Subject: Thank you to OIC Chairperson Samples

This email is from a party external to Treasury. Use care with links and attachments.

Dear OIC Chairperson Samples,

Thank you for your service on OIC and your leadership position on topics important to Divest Oregon. I want to particularly encourage you to require the Oregon Treasury to report on what is being done to implement the ESG directive of INV 1201, and have this staff report out be done at every OIC meeting, as a standing agenda item. What are the measurable goals, timelines, and achievement of the ESG work at Treasury?

I also want you to require the Oregon treasury to expand the ESG policy to make it more useful for the OIC, staff, external fund managers, and PERS members. To say that data collection aligns to measuring and monitoring risk and returns is very basic. What is being collected, how is risk measured, and what strategies are being implemented for the proactive ESG transition?

I look forward to seeing the impact of your leadership.

Sincerely yours,

Nancy Yuill
PERS member
Divest Oregon coalition member

--

Nancy Yuill
Pronouns: She/Her

WINEGAR Michelle

From: Parisa Chammlou <pchammlou@yahoo.com>
Sent: Monday, May 23, 2022 12:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Parisa Chammlou and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Parisa Chamblou
pchammlou@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sasha Silverstein <sashasilverstein@gmail.com>
Sent: Wednesday, May 18, 2022 5:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sasha Silverstein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sasha Silverstein
sashasilverstein@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Barger <john@johnbarger.com>
Sent: Tuesday, May 17, 2022 2:40 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

John Barger


Portland, OR 97206
United States

john@johnbarger.com

WINEGAR Michelle

From: Grace Ukoha <gugruggle@gmail.com>
Sent: Saturday, May 14, 2022 10:29 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Grace Ukoha and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Grace Ukoha
gugruggle@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith Eda <judyeda@gmail.com>
Sent: Saturday, May 14, 2022 9:29 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to URGE you to vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring. It was 116° outside my front door here in Northeast Portland last summer: Time to wake up!

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Judith Eda


Portland, OR 97218
United States

judyeda@gmail.com

WINEGAR Michelle

From: Ben Stickney <ben.demilo@gmail.com>
Sent: Friday, May 13, 2022 8:17 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Ben Stickney


Portland, OR 97217
United States

ben.demilo@gmail.com

WINEGAR Michelle

From: Samuel Thorpe <mrsamuelthorpe@gmail.com>
Sent: Friday, May 13, 2022 10:07 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Samuel Thorpe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Samuel Thorpe
mrsamuelthorpe@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Glenn Koehrsen <gdkoehrsen@gmail.com>
Sent: Saturday, April 16, 2022 11:02 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

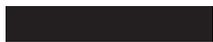
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Glenn Koehrsen


Mulino, OR 97042
United States

gdkoehrsen@gmail.com

WINEGAR Michelle

From: Jan Wulling <homeharmonynew@yahoo.com>
Sent: Saturday, April 16, 2022 10:57 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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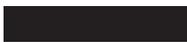
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jan Wulling


Eugene, OR 97404
United States

homeharmonynew@yahoo.com

WINEGAR Michelle

From: C B <thepawsee@comcast.net>
Sent: Saturday, April 16, 2022 10:52 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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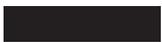
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
C B


Eugene, OR 97404
United States

thepawsee@comcast.net

WINEGAR Michelle

From: Randy Davis <randyracer@netzero.net>
Sent: Saturday, April 16, 2022 10:49 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

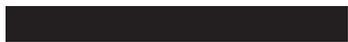
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Randy Davis


Portland, OR 97218
United States

randyracer@netzero.net

WINEGAR Michelle

From: John McSwigan <mcswigan@gmail.com>
Sent: Saturday, April 16, 2022 10:48 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

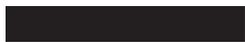
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
John McSwigan


Hillsboro, OR 97124
United States

mcswigan@gmail.com

WINEGAR Michelle

From: John Rudolph <rudolphj@hotmail.com>
Sent: Saturday, April 16, 2022 10:47 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
John Rudolph


Bend, OR 97701-9151
United States

rudolphj@hotmail.com

WINEGAR Michelle

From: Sagen Smith <sagensmith@msn.com>
Sent: Saturday, April 16, 2022 10:44 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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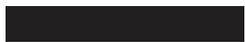
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sagen Smith


Ashland, OR 97520
United States

sagensmith@msn.com

WINEGAR Michelle

From: Irene Saikevych <saikevych@yahoo.com>
Sent: Saturday, April 16, 2022 10:43 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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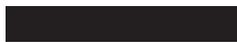
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Irene Saikevych


Central Point, OR 97502
United States

saikevych@yahoo.com

WINEGAR Michelle

From: Ginny Rosenkranz <ginnyrose22@comcast.net>
Sent: Saturday, April 16, 2022 10:42 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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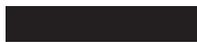
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Sincerely,
Ginny Rosenkranz


portland, OR 97221
United States

ginnyrose22@comcast.net

WINEGAR Michelle

From: Robert Profitt <dadaismtoo@yahoo.com>
Sent: Saturday, April 16, 2022 10:36 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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Sincerely,
Robert Profitt

Woodburn, OR 97071
United States

dadaismtoo@yahoo.com

WINEGAR Michelle

From: "97302 McCuen" <mccuen7691@comcast.net>
Sent: Saturday, April 16, 2022 10:36 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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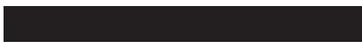
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Sincerely,
97302 McCuen


Salem, OR 97302
United States

mccuen7691@comcast.net

WINEGAR Michelle

From: Donna Murphy <murph1949@aol.com>
Sent: Saturday, April 16, 2022 10:30 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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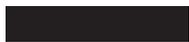
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Sincerely,
Donna Murphy


Portland, OR 97212
United States

murph1949@aol.com

WINEGAR Michelle

From: Anna Cowen <annaysun@yahoo.com>
Sent: Saturday, April 16, 2022 10:29 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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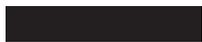
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Anna Cowen


Oregon City, OR 97045
United States

annaysun@yahoo.com

WINEGAR Michelle

From: Robin Jenkins <rawbeanchan@live.com>
Sent: Saturday, April 16, 2022 10:25 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

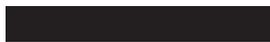
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Robin Jenkins


Dallas, OR 97338
United States

rawbeanchan@live.com

WINEGAR Michelle

From: Stacey Carlisle <scarlisle729@gmail.com>
Sent: Saturday, April 16, 2022 10:25 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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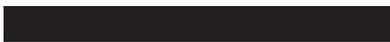
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stacey Carlisle


Gresham, OR 97030
United States

scarlisle729@gmail.com

WINEGAR Michelle

From: Elizabeth Darby <elizabethdarby137@gmail.com>
Sent: Saturday, April 16, 2022 10:22 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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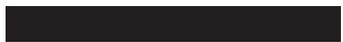
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Elizabeth Darby


Portland, OR 97209
United States

elizabethdarby137@gmail.com

WINEGAR Michelle

From: "Bill O'Brien" <wobobr123@yahoo.com>
Sent: Saturday, April 16, 2022 10:22 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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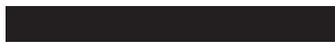
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Sincerely,
Bill O'Brien


Beaverton, OR 97005
United States

wobobr123@yahoo.com

WINEGAR Michelle

From: "G. Gibson" <mistergibson@disroot.org>
Sent: Saturday, April 16, 2022 10:21 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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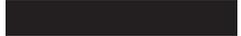
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
G. Gibson


Portland, OR 97202
United States

mistergibson@disroot.org

WINEGAR Michelle

From: Margie Lachman <margierose2@gmail.com>
Sent: Saturday, April 16, 2022 10:20 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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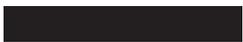
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Sincerely,
Margie Lachman


Beaverton, OR 97006
United States

margierose2@gmail.com

WINEGAR Michelle

From: Fred Mallery <flmalery@efn.org>
Sent: Saturday, April 16, 2022 10:16 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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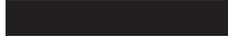
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Sincerely,
Fred Mallery


Eugene, OR 97405
United States

flmalery@efn.org

WINEGAR Michelle

From: Jaci Harris <bellebook@icloud.com>
Sent: Saturday, April 16, 2022 10:14 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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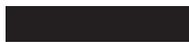
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Sincerely,
Jaci Harris


Eagle Point, OR 97524
United States

bellebook@icloud.com

WINEGAR Michelle

From: Thomas Brandes <tomrbpark@charter.net>
Sent: Saturday, April 16, 2022 10:14 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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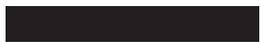
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Sincerely,
Thomas Brandes


Grants Pass, OR 97527
United States

tomrbpark@charter.net

WINEGAR Michelle

From: Katsuyuki Shibata <katsushibata@gmail.com>
Sent: Saturday, April 16, 2022 10:10 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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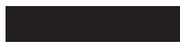
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Sincerely,
Katsuyuki Shibata


Eugene, OR 97405
United States

katsushibata@gmail.com

WINEGAR Michelle

From: Robert Fladger <fladger@frontier.com>
Sent: Saturday, April 16, 2022 10:10 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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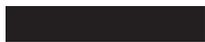
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Sincerely,
Robert Fladger


Port Orford, OR 97465
United States

fladger@frontier.com

WINEGAR Michelle

From: Sandy Polishuk <sndybeech@gmail.com>
Sent: Saturday, April 16, 2022 10:07 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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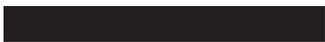
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sandy Polishuk


Portland, OR 97212
United States

sndybeech@gmail.com

WINEGAR Michelle

From: Nathaniel Feyma <nfeyma@gmail.com>
Sent: Saturday, April 16, 2022 10:06 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

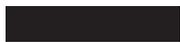
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nathaniel Feyma


Eugene, OR 97404
United States

nfeyma@gmail.com

WINEGAR Michelle

From: Kiara Jordan <vulcano1@sbcglobal.net>
Sent: Saturday, April 16, 2022 10:05 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

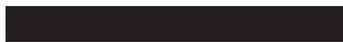
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kiara Jordan


Portland, OR 97205
United States

vulcano1@sbcglobal.net

WINEGAR Michelle

From: Dorothy Tharsing <dtharsing@gmail.com>
Sent: Saturday, April 16, 2022 10:03 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

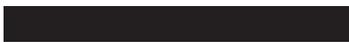
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Dorothy Tharsing


Bandon, OR 97411
United States

dtharsing@gmail.com

WINEGAR Michelle

From: Joyce Green <joycegreen@comcast.net>
Sent: Friday, April 15, 2022 11:24 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Joyce Green

WINEGAR Michelle

From: Damian Hinman <damianhinman@gmail.com>
Sent: Friday, April 15, 2022 10:03 PM
To: Treasurer Read
Subject: Show us the money

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Dear Treasurer Read, members of the Oregon Investment Council, and Director Olineck,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- Disclose the Oregon Treasury fossil fuel holdings by November 2021 -- COP26 (2021 UN Climate Change Conference)
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

Sincerely,
Damian Hinman


Beaverton, OR 97005

WINEGAR Michelle

From: Sarah Deumling <sdeumling@gmail.com>
Sent: Friday, April 15, 2022 10:00 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sarah Deumling

WINEGAR Michelle

From: M P <mperalta95@gmail.com>
Sent: Friday, April 15, 2022 9:38 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

Dear Treasurer Reed,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

M P

WINEGAR Michelle

From: Bruce Raffety <bbr820@yahoo.com>
Sent: Friday, April 15, 2022 6:30 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Bruce Raffety

WINEGAR Michelle

From: Damian Hinman <damianhinman@gmail.com>
Sent: Friday, April 15, 2022 3:16 PM
To: Treasurer Read
Subject: Show us the money

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Dear Treasurer Read, members of the Oregon Investment Council, and Director Olineck,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- Disclose the Oregon Treasury fossil fuel holdings by November 2021 -- COP26 (2021 UN Climate Change Conference)
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

Sincerely,
Damian Hinman


Beaverton, OR 97005

WINEGAR Michelle

From: Eileen Fromer <eileenfromer4@gmail.com>
Sent: Friday, April 15, 2022 2:06 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Eileen Fromer

WINEGAR Michelle

From: S Cook <swfcook@aol.com>
Sent: Friday, April 15, 2022 10:34 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

S Cook

WINEGAR Michelle

From: Suzanna Davis <suzannadavi@gmx.com>
Sent: Friday, April 15, 2022 1:52 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Suzanna Davis

WINEGAR Michelle

From: Anne Graas <amgraas@efn.org>
Sent: Thursday, April 14, 2022 7:22 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Anne Graas

WINEGAR Michelle

From: Robin Stalcup <robinstalcup@gmail.com>
Sent: Thursday, April 14, 2022 7:20 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Robin Stalcup

WINEGAR Michelle

From: Lorie Fontaine <loriefontaine@gmail.com>
Sent: Thursday, April 14, 2022 6:08 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian and PERS recipient, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Lorie Fontaine

WINEGAR Michelle

From: Alyssa Fire <alyssafire13@gmail.com>
Sent: Thursday, April 14, 2022 5:48 PM
To: Treasurer Read
Subject: Vote Charles Noski off of the board

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

I am writing today to draw your attention to a critical Director Vote this shareholder season: Chairman Charles H. Noski at Wells Fargo.

I am urging investors to vote against the re-election of Charles H. Noski for failing to implement plans at Wells Fargo that are consistent with limiting global warming to 1.5°C. Under Noski's leadership, Wells Fargo has re-established itself as the world's third largest financier of fossil fuels over the last five years, and as such, it has become a main funder of fracking, toxic oil pipelines like Line 3, and loaned billions to coal, oil and gas companies.

As a major investor in Wells Fargo, you are in a unique position to drive action on climate now. We do not have time for delay or vague transition promises anymore. Voting with corporate management to maintain business-as-usual is an active choice against climate action.

If major investors like you refuse to vote for climate action this shareholder season, you will be actively working against progress, science, and the interests of your own clients and beneficiaries.

People all over the world are calling on you to oppose the re-election of Charles H. Noski so that you can match your votes with the urgency of the climate crisis. We are watching for your bold action and leadership.

Thank you,

Sincerely,
Alyssa Fire
alyssafire13@gmail.com

WINEGAR Michelle

From: Micki Selvitella <mickiselvitella@gmail.com>
Sent: Thursday, April 14, 2022 5:46 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Micki Selvitella

WINEGAR Michelle

From: Nancy L. Andersoj <nancya@bisp.net>
Sent: Thursday, April 14, 2022 5:42 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Nancy L. Andersoj

WINEGAR Michelle

From: Brandy Betsch <brandyb999@yahoo.com>
Sent: Thursday, April 14, 2022 4:54 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon state treasurer, Tobias Reed,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Brandy Betsch

WINEGAR Michelle

From: Kristen Swanson <kristensart@gmail.com>
Sent: Thursday, April 14, 2022 3:42 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Kristen Swanson

WINEGAR Michelle

From: Wanda Nelsen <wanelsen@mind.net>
Sent: Thursday, April 14, 2022 3:42 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Wanda Nelsen

WINEGAR Michelle

From: Dianna Pounder <nnatlee@gmail.com>
Sent: Thursday, April 14, 2022 3:36 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Dianna Pounder

WINEGAR Michelle

From: Elan Morin <coelrus@hotmail.com>
Sent: Thursday, April 14, 2022 2:40 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Elan Morin

WINEGAR Michelle

From: Will Richardson <willemail@aol.com>
Sent: Thursday, April 14, 2022 1:48 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Will Richardson

WINEGAR Michelle

From: Kelly Stone <kellystone143@gmail.com>
Sent: Thursday, April 14, 2022 1:42 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Kelly Stone

WINEGAR Michelle

From: Jere Rosemeyer <jc12p18r@gmail.com>
Sent: Thursday, April 14, 2022 1:02 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Jere Rosemeyer

WINEGAR Michelle

From: Jacqueline Hauser <jmchhauser@comcast.net>
Sent: Thursday, April 14, 2022 11:54 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Jacqueline Hauser

WINEGAR Michelle

From: Linda Luz <lllandcij@aol.com>
Sent: Thursday, April 14, 2022 11:22 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, watching the irresponsible price gouging by the fossil fuel industry during this horrendous Ukraine crisis, I am concerned about how public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

Support Ukraine and our earth.

Linda Luz

WINEGAR Michelle

From: georgia Plouffe <georgia.cr265@gmail.com>
Sent: Thursday, April 14, 2022 11:10 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Georgia Plouffe

Grants Pass, Oregon 97527

Dear Mr. Readz;

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Georgia Plouffe'

WINEGAR Michelle

From: Shelley Hartling <shelley4peace@yahoo.com>
Sent: Thursday, April 14, 2022 10:50 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Shelley Hartling

WINEGAR Michelle

From: Sonia Battrell <mutualaidfu@yahoo.com>
Sent: Thursday, April 14, 2022 10:06 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer

My neighbours and I, whose interests you are charged to represent and promote, are concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sonia Battrell

WINEGAR Michelle

From: t Carey <tcarey432@hotmail.com>
Sent: Thursday, April 14, 2022 9:56 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

I ask this for future generations who do not have a voice in our activities. Respect them and do at least this small thing.

Thank you,

In solidarity,

t Carey

WINEGAR Michelle

From: John Worsley <gibbousmoon@gmail.com>
Sent: Thursday, April 14, 2022 9:54 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

John Worsley

WINEGAR Michelle

From: Anne Ackley <bsmfc@gmx.com>
Sent: Thursday, April 14, 2022 9:00 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
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Thank you,

In solidarity,

Anne Ackley

WINEGAR Michelle

From: Dave Ruud <daveagg@msn.com>
Sent: Thursday, April 14, 2022 8:34 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Dave Ruud

WINEGAR Michelle

From: Alice West <agentsassysquirrel@hotmail.com>
Sent: Thursday, April 14, 2022 8:26 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Alice West

WINEGAR Michelle

From: Erika White <erikaaaron@comcast.net>
Sent: Thursday, April 14, 2022 8:08 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Erika White

WINEGAR Michelle

From: Sue Lundquist <suelundquist7@gmail.com>
Sent: Thursday, April 14, 2022 6:44 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sue Lundquist

WINEGAR Michelle

From: Mary McGaughey <marymcgaughey@yahoo.com>
Sent: Thursday, April 14, 2022 4:48 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Mary McGaughey

WINEGAR Michelle

From: John Thielking <pagesincolor@yahoo.com>
Sent: Thursday, April 14, 2022 4:26 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

John Thielking

WINEGAR Michelle

From: Billie Abbott <abbottarts@yahoo.com>
Sent: Thursday, April 14, 2022 3:16 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Billie Abbott

WINEGAR Michelle

From: Allison Everitt <andyourbirdcansing18@gmail.com>
Sent: Thursday, April 14, 2022 2:58 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Allison Everitt

WINEGAR Michelle

From: Sandy Fox <aquasan@comcast.net>
Sent: Thursday, April 14, 2022 1:34 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sandy Fox

WINEGAR Michelle

From: lyric apted <peace@snottygrrl.org>
Sent: Wednesday, April 13, 2022 11:42 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

lyric apted

WINEGAR Michelle

From: Holly Wells <hollyw28@gmail.com>
Sent: Wednesday, April 13, 2022 11:38 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Holly Wells

WINEGAR Michelle

From: Nadia Sindi <nadiasindi@gmail.com>
Sent: Wednesday, April 13, 2022 11:04 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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P.S:<https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.facebook.com%2FAXJ.OR%2Fvideos%2F2043016569268673&data=04%7C01%7COregon.treasurer%40ost.state.or.us%7C3cdd1788f3c246f8f14d08da1ddc92cc%7C9123ae20585d446aab650dad4c7c1d5%7C0%7C0%7C637855131672604709%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C2000&sdata=UPbiEEW%2Ff5IU7JzRmrMchbdQuuspGNH4pjwy7R12bdM%3D&reserved=0>

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The most Criminal Official of Oregon late A.G. Dave Frohnmayer had deleted and removed all the record from Lane County that shows I'd changed my name to Nadia Sindi then he lift my old name Faika M. Sindi and changed the first letter of my name made it Saika Findi!! and trapped me with a Criminal record since 1987!!

It had happened when late A.G. Frohnmayer was Oregon A.G.

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Late Oregon A.G. Dave Frohn-mayer and Both D.A. Doug Harclerod, Alex Gardner with the Lane County Sheriff, trapped me in a criminal record since 1987. They have changed first letter in my first name to "S" So I couldn't expunge it!!

https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fpetitions.moveon.org%2Fsign%2Fjustice-for-nadia-sindi%25E2%2580%25A6&data=04%7C01%7Coregon.treasurer%40ost.state.or.us%7C3cdd1788f3c246f8f14d08da1ddc92cc%7C9123ae20585d446aab650dad4c7c1d5%7C0%7C0%7C637855131672917467%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C2000&data=HRC%2BCZxtjLCZl%2Fn7nAX4vg%2BVNtNfp9vvUKsPDvDH6QM%3D&reserved=0

My life with Liberal Klans in Oregon!

Arab/Muslim Americans are treated less than animals! We are called Sand N...

We are being prosecuted in a daily basis! High tech lynching, institutionally racism! Especially for Arab women!!

Oregon late A.G. Dave Frohnmayer had my SS# blocked & prevented me from getting employed, made me homeless and jobless!

Dave Frohnmayer was the one who started & initiated the fraud of Foreclosed-houses & taking over our homes!

His bank robber Rep. Bob Ackerman, Doug McCool, UO Prof. Margaret Hallock. Hired Scarlet Lee/Barnhart Associates. Forged my family's signature. Gave our fully paid Condo to the thief Broker Bob Ogle, his mom Karen Ogle was working in the USA Consulate in Jeddah, Saudi Arabia. She administered the power of attorney to have my sister signature, added her son to the deed. Sold without my signature!

Bob Ackerman had never responded to the Summon from the Court, and the sheriff never served me or arrested him either!!

This is what kind of criminal government we have in Oregon!!

Arrest Rep. Bob Ackerman, Doug McCool, Broker Bob Ogle, his mom Karen Ogle, Scarlet Lee/Barnhart Associates, UO Prof. Margaret Hallock, Wells Fargo

Both D.A. Doug Harclerod, Alex Gardner told me they have NO JURISDICTION on Frohnmayer! Oregon criminal Officials are complicit with these crimes against me!

Both EPD, Lane County Sheriff Dept. and the FBI had been told to step down from investigating the bank robber Rep. Bob Ackerman & the rest of Lane County Criminal Officials are complicit with him!!

I ran five times for public offices! Voter Fraud & Sedition by Lane County government to protect & cover up for the two criminals Frohnmayer & Ackerman!!

Oregon government is complicit with their crimes!!

<https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Ffacebook.com%2Fgroups%2Fjustice4nadiasindi%25E2%2580%25A6&data=04%7C01%7C0regon.treasurer%40ost.state.or.us%7C3cdd1788f3c246f8f14d08da1ddc92cc%7C9123ae20585d446aabd650dad4c7c1d5%7C0%7C0%7C637855131672917467%7CUnknown%7CTWFpbGZsb3d8eyJWljoimC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikk1haWwiLCJXVCI6Mn0%3D%7C2000&sdata=XEOd0mRw37xOHtH2BDGbh8vvZ%2FVxkltb26EoaH%2FpHxM%3D&reserved=0>

<https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fdavefrohn.com%2F&data=04%7C01%7C0regon.treasurer%40ost.state.or.us%7C3cdd1788f3c246f8f14d08da1ddc92cc%7C9123ae20585d446aabd650dad4c7c1d5%7C0%7C0%7C637855131672917467%7CUnknown%7CTWFpbGZsb3d8eyJWljoimC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikk1haWwiLCJXVCI6Mn0%3D%7C2000&sdata=a5Vw%2FPDJa0Cy7mTen%2Fsm%2BxYD1%2FqZpDM8s%2BKgk%2FIfutY%3D&reserved=0>

Please sign petition.

<https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fchange.org%2Fpetitions%2Fa-g-eric-holder-sent-jeff-merkley-gov-john-kitzhaber-investigate-abuse-of-power-and-criminal-forgery-by-former-oregon-a-g-david-frohn-mayer-and-lane-county-government%23share%25E2%2580%25A6&data=04%7C01%7C0regon.treasurer%40ost.state.or.us%7C3cdd1788f3c246f8f14d08da1ddc92cc%7C9123ae20585d446aabd650dad4c7c1d5%7C0%7C0%7C637855131672917467%7CUnknow>

n%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQljoiv2luMzliLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C2000&sdat
a=AAOxBh9jF8ZerZfkxgXpfVLxj2KF0%2FT1BvvNUI8crW8%3D&reserved=0.

Dave Frohnmayr was going to kill me by sending some fabricated story after he called the manager where I used to live to tell her he was waiting for him to pick him up from the Airport! Then Frohnmayr sent me a team of Doctors for Mental health to Evaluate me!

Thank you,

In solidarity,

Nadia Sindi

WINEGAR Michelle

From: Vanessa Beyers <purrnessa@gmail.com>
Sent: Wednesday, April 13, 2022 11:02 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Vanessa Beyers

WINEGAR Michelle

From: Sue Leonetti <tleonetti3@gmail.com>
Sent: Wednesday, April 13, 2022 10:50 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sue Leonetti

WINEGAR Michelle

From: Kelly Brignell <resist4peace@outlook.com>
Sent: Wednesday, April 13, 2022 10:30 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

It is WAY PAST TIME TO MAKE THESE NECESSARY CHANGES!

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Kelly Brignell

WINEGAR Michelle

From: Helen Anderson <gabesgrandma1939@yahoo.com>
Sent: Wednesday, April 13, 2022 10:10 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
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Thank you,

In solidarity,

Helen Anderson

WINEGAR Michelle

From: Valerie Snyder <mvensnyder@yahoo.com>
Sent: Wednesday, April 13, 2022 10:02 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Valerie Snyder

WINEGAR Michelle

From: Kathryn Robinson <robinson0829@comcast.net>
Sent: Wednesday, April 13, 2022 9:26 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Kathryn Robinson

WINEGAR Michelle

From: Sharon Burge <burge.sherry@yahoo.com>
Sent: Wednesday, April 13, 2022 9:14 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Sharon Burge

WINEGAR Michelle

From: Susan Heath <forbux@hotmail.com>
Sent: Wednesday, April 13, 2022 9:08 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Susan Heath

WINEGAR Michelle

From: Teresa Grote <terrygrote3b@gmail.com>
Sent: Wednesday, April 13, 2022 9:06 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Teresa Grote

WINEGAR Michelle

From: Shirley Boucher <plainsrider2@gmail.com>
Sent: Wednesday, April 13, 2022 8:58 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Shirley Boucher

WINEGAR Michelle

From: Jane Smiley <janeasia@gmail.com>
Sent: Wednesday, April 13, 2022 8:52 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

It is a sad commentary when the government does not represent the interests of its citizens. This has become normalized over the past 2 decades in Oregon.

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Jane Smiley

WINEGAR Michelle

From: Steve Aydelott <staydelott@hotmail.com>
Sent: Wednesday, April 13, 2022 8:44 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Steve Aydelott

WINEGAR Michelle

From: Robert & Irene Jessen <jessen1ri@gmail.com>
Sent: Wednesday, April 13, 2022 8:18 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Robert & Irene Jessen

WINEGAR Michelle

From: Mika Gentili-Lloyd <mika8171@yahoo.com>
Sent: Wednesday, April 13, 2022 8:14 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Mika Gentili-Lloyd

WINEGAR Michelle

From: Kristy Swanson <kristykwanson@gmail.com>
Sent: Wednesday, April 13, 2022 8:02 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

This is how I choose my personal investments. I believe this is the best way for you to fulfill your fiduciary obligations.

Thank you,

In solidarity,

Kristy Swanson

WINEGAR Michelle

From: Melissa Carr <melissacarr321@gmail.com>
Sent: Wednesday, April 13, 2022 8:02 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregon public employee with a PERS account, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Melissa Carr

WINEGAR Michelle

From: Tina Lubahn <tjlubahn@gmail.com>
Sent: Wednesday, April 13, 2022 8:02 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

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Thank you,

In solidarity,

Tina Lubahn

WINEGAR Michelle

From: Jason Pech <jasonp_97305@yahoo.com>
Sent: Wednesday, April 13, 2022 7:52 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Jason Pech

WINEGAR Michelle

From: Jacqueline Jenkins <jjenkins@volcano.net>
Sent: Wednesday, April 13, 2022 7:28 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Jacqueline Jenkins

WINEGAR Michelle

From: Michele Warner <warnermichele@yahoo.com>
Sent: Wednesday, April 13, 2022 6:40 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Michele Warner

WINEGAR Michelle

From: Josephine Mohrmann <finettaislaw@gmail.com>
Sent: Wednesday, April 13, 2022 6:36 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

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Thank you,

In solidarity,

Josephine Mohrmann

WINEGAR Michelle

From: Sarah Welte <capa_7@yahoo.com>
Sent: Wednesday, April 13, 2022 6:28 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

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Thank you,

In solidarity,

Sarah Welte

WINEGAR Michelle

From: Christine Drommond <c.f.drommond@gmail.com>
Sent: Wednesday, April 13, 2022 6:26 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Christine Drommond

WINEGAR Michelle

From: Frank Erickson <dr_erickson@mac.com>
Sent: Wednesday, April 13, 2022 6:14 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Thank you,

In solidarity,

Frank Erickson

WINEGAR Michelle

From: Jeremiah Graff <jgraff89@gmail.com>
Sent: Wednesday, April 13, 2022 6:08 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

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Mr. Treasurer Read,

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Thank you,

In solidarity,

Jeremiah Graff

WINEGAR Michelle

From: Tod Boyer <tboy-mail@opendoor.com>
Sent: Wednesday, April 13, 2022 5:44 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Tod Boyer

WINEGAR Michelle

From: Jennifer Will <jennifer@hdfixer.com>
Sent: Wednesday, April 13, 2022 5:24 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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Thank you,

In solidarity,

Jennifer Will

WINEGAR Michelle

From: robert albee <purelyog@gmail.com>
Sent: Wednesday, April 13, 2022 5:10 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

robert albee

WINEGAR Michelle

From: Wanda Graff <lag2121@aol.com>
Sent: Wednesday, April 13, 2022 5:06 PM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

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- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Wanda Graff

WINEGAR Michelle

From: Erika Luchterhand <elnynyusa@aol.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erika Luchterhand and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Erika Luchterhand
elnynyusa@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dennis Stansell <dennis2sheds@icloud.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dennis Stansell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dennis Stansell
dennis2sheds@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Flint <daddyson2004@yahoo.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Flint and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Flint
daddyson2004@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janice Dannhauser <janndann88@gmail.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janice Dannhauser and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Janice Dannhauser
janndann88@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leon Paley <lrp29@columbia.edu>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leon Paley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leon Paley
lrp29@columbia.edu

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maudie Valero <maudievc@gmail.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Tobias Read,

My name is Maudie Valero and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Maudie Valero
maudievc@gmail.com

References:

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WINEGAR Michelle

From: Lauren Williamson <williamsonlauren34@gmail.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lauren Williamson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Lauren Williamson
williamsonlauren34@gmail.com

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[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kaneisha Lewis <kayyc90@gmail.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kaneisha Lewis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kaneisha Lewis
kayyc90@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karin Bucklin <karibucklin@gmail.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karin Bucklin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karin Bucklin
karibucklin@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ed Dye <ed-dye@tampabay.rr.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ed Dye and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ed Dye
ed-dye@tampabay.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary van Valkenburg <maryvanvalkenburg@yahoo.com>
Sent: Tuesday, April 19, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary van Valkenburg and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary van Valkenburg
maryvanvalkenburg@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dorothy Li Calzi <dmlicalzi@gmail.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dorothy Li Calzi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Dorothy Li Calzi
dmlicalzi@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Louise McClure <louisemcclure@verizon.net>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Louise McClure and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Louise McClure
louisemcclure@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: arianna dutter <annadutter@frontiernet.net>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is arianna dutter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
arianna dutter
annadutter@frontiernet.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: William Meneese <wmeneese@bellsouth.net>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is William Meneese and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
William Meneese
wmeneese@bellsouth.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: ML Tarolli <IvanViggo@yahoo.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is ML Tarolli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
ML Tarolli
IvanViggo@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Raymond Lampe <bgandrl@gmail.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Raymond Lampe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

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Sincerely,
Raymond Lampe
bgandrl@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cliff Long <cliffalong@gmail.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cliff Long and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Cliff Long
cliffalong@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Harris <johnharris852@yahoo.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is John Harris and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Harris
johnharris852@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sally Woodard <sallywoodard@gmail.com>
Sent: Tuesday, April 19, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sally Woodard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sally Woodard
sallywoodard@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bob Moyer <bmoyer1952@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bob Moyer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bob Moyer
bmoyer1952@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Longyear <sharonmlongyear@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Longyear and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sharon Longyear
sharonmlongyear@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Bramley <shanbramley@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Bramley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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John Bramley
shanbramley@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Doris Ward <dward7359@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Doris Ward and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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dward7359@gmail.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Chinofsky <lzchin@hotmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Chinofsky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Chinofsky
lzchin@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Clay Davis <clay.davis64@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Clay Davis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Clay Davis
clay.davis64@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Richard Stern <rsisyh@yahoo.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Richard Stern and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Richard Stern
rsisyh@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Lieberman <michael1603@sbcglobal.net>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Lieberman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Lieberman
michael1603@sbcglobal.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Heather Stephenson <heather@the-stephensons.com>
Sent: Tuesday, April 19, 2022 8:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Heather Stephenson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

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Sincerely,
Heather Stephenson
heather@the-stephensons.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lori Bryant <lorithelorax@gmail.com>
Sent: Tuesday, April 19, 2022 8:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lori Bryant and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season. It is far past time to move from fossil fuels to more sustainable energies. We are smart enough to do this!

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lori Bryant
lorithelorax@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Lewandowski <mlewand@gmail.com>
Sent: Tuesday, April 19, 2022 8:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Lewandowski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Lewandowski
mlewand@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Doug Herren <dougherren@me.com>
Sent: Tuesday, April 19, 2022 8:54 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Doug Herren and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Doug Herren
dougherren@me.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Halversen <susan2@halversen.com>
Sent: Tuesday, April 19, 2022 8:54 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Halversen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Halversen
susan2@halversen.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kurt Steinman <krs21356@yahoo.com>
Sent: Tuesday, April 19, 2022 8:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kurt Steinman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kurt Steinman
krs21356@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Doughty <elizdoughty@gmail.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Doughty and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Elizabeth Doughty
elizdoughty@gmail.com

References:

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WINEGAR Michelle

From: Susan Gage <ppebbells@aol.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Susan Gage and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Gage
ppebbells@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jean Stephenson <JLS1113@aol.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jean Stephenson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jean Stephenson
JLS1113@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandra Sobanski <dragonsandy1@yahoo.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandra Sobanski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandra Sobanski
dragonsandy1@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joanne Linden <donjol16@gmail.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joanne Linden and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Joanne Linden
donjol16@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Teresa Himelhoch <trsokol@yahoo.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Teresa Himelhoch and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Teresa Himelhoch
trsokol@yahoo.com

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WINEGAR Michelle

From: Todd Clark <tbradyclark@yahoo.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Todd Clark and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Todd Clark
tbradyclark@yahoo.com

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WINEGAR Michelle

From: Anne Ackley <bsmfc@gmx.com>
Sent: Tuesday, April 19, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anne Ackley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anne Ackley
bsmfc@gmx.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Vopicka <lvopicka@tampabay.rr.com>
Sent: Tuesday, April 19, 2022 8:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Vopicka and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Vopicka
lvopicka@tampabay.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Bradley <nabbyanne@bellsouth.net>
Sent: Tuesday, April 19, 2022 8:52 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Bradley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Bradley
nabbyanne@bellsouth.net

References:

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WINEGAR Michelle

From: TJ Miller <tj@graphicjam.net>
Sent: Tuesday, April 19, 2022 8:52 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is TJ Miller and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
TJ Miller
tj@graphicjam.net

References:

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WINEGAR Michelle

From: Stephanie Tidwell <stephanietidwell@yahoo.com>
Sent: Tuesday, April 19, 2022 8:15 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

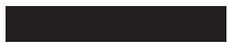
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephanie Tidwell


Eugene, OR 97404
United States

stephanietidwell@yahoo.com

WINEGAR Michelle

From: Imran Khan <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 5:03 PM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Imran Khan

Syed.zakiuddin1@yahoo.com

[REDACTED]

Plano, Texas 75074

WINEGAR Michelle

From: Charlotta Ball <mariahball@yahoo.com>
Sent: Monday, April 18, 2022 3:47 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

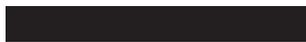
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Charlotta Ball


Hillsboro, OR 97123
United States

mariahball@yahoo.com

WINEGAR Michelle

From: Anne Ackley <bsmfc@gmx.com>
Sent: Monday, April 18, 2022 3:16 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

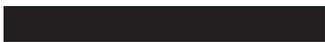
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Sincerely,
Anne Ackley


Salem, OR 97301
United States

bsmfc@gmx.com

WINEGAR Michelle

From: Page Fortna <vpf4@columbia.edu>
Sent: Monday, April 18, 2022 3:14 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

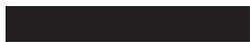
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Page Fortna


Portland, OR 97209
United States

vpf4@columbia.edu

WINEGAR Michelle

From: Mirza Baig <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 2:13 PM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Mirza Baig

mrbaig@yahoo.com

[REDACTED]

Plano, Texas 75074

WINEGAR Michelle

From: Mohamed Mahir Nasarali <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 12:36 PM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

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Mohamed Mahir Nasarali
mohamedmahirece@gmail.com

[REDACTED]

Hillsboro, Oregon 97124

WINEGAR Michelle

From: Abdul Mohammed <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 12:33 PM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

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Abdul Mohammed

abdulsk.mohammed@gmail.com

[REDACTED]

Beaverton, Oregon 97078

WINEGAR Michelle

From: Khaja Mohammed <info@sg.actionnetwork.org>
Sent: Monday, April 18, 2022 11:50 AM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

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Khaja Mohammed
Khajais@gmail.com



Irving, Texas 75063

WINEGAR Michelle

From: Priscilla Carlson <psc@hartwagner.com>
Sent: Monday, April 18, 2022 11:46 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

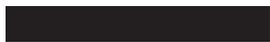
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Priscilla Carlson


Portland, OR 97211
United States

psc@hartwagner.com

WINEGAR Michelle

From: Lois Lederman <loieled@teleport.com>
Sent: Monday, April 18, 2022 10:48 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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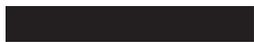
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Sincerely,
Lois Lederman


South Beach, OR 97366-9623
United States

loieled@teleport.com

WINEGAR Michelle

From: Michael Ryan <mpresq@hotmail.com>
Sent: Monday, April 18, 2022 7:41 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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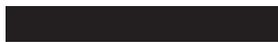
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Sincerely,
Michael Ryan


Portland, OR 97205
United States

mpresq@hotmail.com

WINEGAR Michelle

From: Jan Monical <jancrowsnest@q.com>
Sent: Monday, April 18, 2022 7:14 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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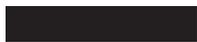
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Sincerely,
Jan Monical


Warren, OR 97053
United States

jancrowsnest@q.com

WINEGAR Michelle

From: Heather Dury <heather.dury@gmail.com>
Sent: Monday, April 18, 2022 7:14 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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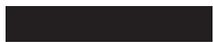
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Sincerely,
Heather Dury


Portland, OR 97214
United States

heather.dury@gmail.com

WINEGAR Michelle

From: Helen Moissant <hmoissant@aol.com>
Sent: Sunday, April 17, 2022 5:47 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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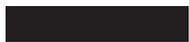
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Sincerely,
Helen Moissant


Central Point, OR 97502
United States

hmoissant@aol.com

WINEGAR Michelle

From: Jim Wells <homegrown53@hotmail.com>
Sent: Sunday, April 17, 2022 5:37 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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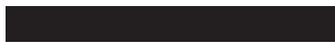
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Sincerely,
Jim Wells


Medford, OR 975017808
United States

homegrown53@hotmail.com

WINEGAR Michelle

From: James Strickler <jamesrstrickler@theologybooks.com>
Sent: Sunday, April 17, 2022 5:21 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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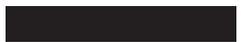
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Sincerely,
James Strickler


Portland, OR 97203
United States

jamesrstrickler@theologybooks.com

WINEGAR Michelle

From: Stephen a Johnson <seasaj777@gmail.com>
Sent: Sunday, April 17, 2022 3:28 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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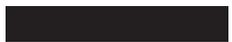
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephen a Johnson


Portland, OR 97225
United States

seasaj777@gmail.com

WINEGAR Michelle

From: Lori Voakes <loricathcart@yahoo.com>
Sent: Sunday, April 17, 2022 2:45 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

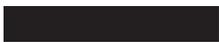
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Lori Voakes


Happy Valley, OR 97086
United States

loricathcart@yahoo.com

WINEGAR Michelle

From: Robert Coppola <bobusan@fastmail.fm>
Sent: Sunday, April 17, 2022 12:59 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

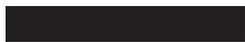
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Robert Coppola


Eugene, OR 97402
United States

bobusan@fastmail.fm

WINEGAR Michelle

From: Lawrence Gold <hereness@somatics.com>
Sent: Sunday, April 17, 2022 11:40 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

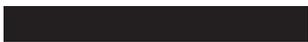
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Lawrence Gold


Beaverton, OR 97008
United States

hereness@somatics.com

WINEGAR Michelle

From: Kristen Swanson <kristensart@gmail.com>
Sent: Sunday, April 17, 2022 10:12 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

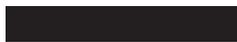
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kristen Swanson


Springfield, OR 97477
United States

kristensart@gmail.com

WINEGAR Michelle

From: Julia Rush <turkeytales@efn.org>
Sent: Sunday, April 17, 2022 9:56 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Our future - yours, mine, all of us - depends on smart, appropriate, timely action. Please do not delay.

Thank you,

In solidarity,

Julia Rush

WINEGAR Michelle

From: Mackenzie Cox <readmac@gmail.com>
Sent: Sunday, April 17, 2022 7:59 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

This is one of the most important issues to me and as it deeply affects the future. The more that is done today the less people are harmed tomorrow.

Sincerely,
Mackenzie Cox


Portland, OR 97229
United States

readmac@gmail.com

WINEGAR Michelle

From: Mary McGaughey <marymcgaughey@yahoo.com>
Sent: Sunday, April 17, 2022 4:43 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

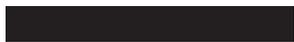
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mary McGaughey


Gresham, OR 97030
United States

marymcgaughey@yahoo.com

WINEGAR Michelle

From: Victor Ortega <vicort47@netzero.com>
Sent: Saturday, April 16, 2022 9:46 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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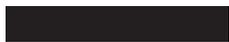
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Victor Ortega


Brookings, OR 97415
United States

vicort47@netzero.com

WINEGAR Michelle

From: John Ghormley <ghormley.john@yahoo.com>
Sent: Saturday, April 16, 2022 9:08 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

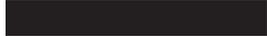
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
John Ghormley


Portland, OR 97217
United States

ghormley.john@yahoo.com

WINEGAR Michelle

From: Mel Weber <trolanweaver@gmail.com>
Sent: Saturday, April 16, 2022 8:58 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Mel Weber

WINEGAR Michelle

From: Karen Westover <kwmonkeys2@yahoo.com>
Sent: Saturday, April 16, 2022 8:23 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

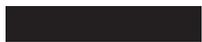
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Karen Westover


Grants Pass, OR 97526
United States

kwmonkeys2@yahoo.com

WINEGAR Michelle

From: David Covington <eriptron@comcast.net>
Sent: Saturday, April 16, 2022 8:21 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
David Covington


Eugene, OR 97402
United States

eriptron@comcast.net

WINEGAR Michelle

From: Valerie Snyder <mvensnyder@yahoo.com>
Sent: Saturday, April 16, 2022 8:14 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

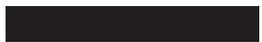
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Valerie Snyder


Forest Grove, OR 97116
United States

mvensnyder@yahoo.com

WINEGAR Michelle

From: Linda Bolduan <lindabolduan@comcast.net>
Sent: Saturday, April 16, 2022 7:58 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

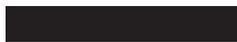
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Linda Bolduan


LAKE OSWEGO, OR 97034
United States

lindabolduan@comcast.net

WINEGAR Michelle

From: Margaret Adams <padams@bctonline.com>
Sent: Saturday, April 16, 2022 7:55 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

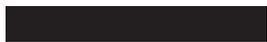
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Margaret Adams


Beavercreek, OR 97004
United States

padams@bctonline.com

WINEGAR Michelle

From: Damian Hinman <info@email.actionnetwork.org>
Sent: Saturday, April 16, 2022 7:53 PM
To: Treasurer Read
Subject: Protect our pension funds

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

State Treasurer Tobias Read,

Our pension fund is invested in dirty coal, oil and gas companies which are fueling the climate crisis. These investments are not only risking our climate, they are increasingly financially risky. Our pension fund would be better off investing in climate solutions and divesting from fossil fuels. More than 1300 other institutions with assets over \$14 trillion including large pension funds have committed to some form of divestment. It's time for our pension fund to join them.

Damian Hinman
damianhinman@gmail.com

████████████████████
Beaverton, Oregon 97005

WINEGAR Michelle

From: David Burkett <bukett@comcast.net>
Sent: Saturday, April 16, 2022 7:24 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

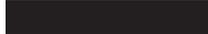
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
David Burkett


Eugene, OR 97401
United States

bukett@comcast.net

WINEGAR Michelle

From: David Burkett <bukett@comcast.net>
Sent: Saturday, April 16, 2022 7:20 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

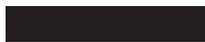
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
David Burkett


Eugene, OR 97401
United States

bukett@comcast.net

WINEGAR Michelle

From: Larry Morningstar <manapranabanana@gmail.com>
Sent: Saturday, April 16, 2022 7:07 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

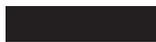
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Larry Morningstar


Talent, OR 97540
United States

manapranabanana@gmail.com

WINEGAR Michelle

From: Zane Woods <bobbymcroberts81@gmail.com>
Sent: Saturday, April 16, 2022 6:32 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

And thank you for the work you do.
Stay healthy, if possible.

Sincerely,
Zane Woods


Portland, OR 97202
United States

bobbymcroberts81@gmail.com

WINEGAR Michelle

From: Helen Jaskoski <pacetace@yahoo.com>
Sent: Saturday, April 16, 2022 6:26 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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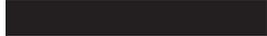
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Sincerely,
Helen Jaskoski


Portland, OR 97206
United States

pacetace@yahoo.com

WINEGAR Michelle

From: Susan Gustafson <susang717@frontier.com>
Sent: Saturday, April 16, 2022 6:24 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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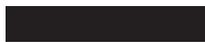
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Sincerely,
Susan Gustafson


Cave Junction, OR 97523
United States

susang717@frontier.com

WINEGAR Michelle

From: Nancy Wineland <nlwineland@gmail.com>
Sent: Saturday, April 16, 2022 6:23 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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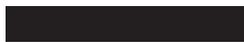
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Sincerely,
Nancy Wineland


Portland, OR 97214
United States

nlwineland@gmail.com

WINEGAR Michelle

From: roy adsit <royadsit@netscape.net>
Sent: Saturday, April 16, 2022 5:47 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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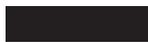
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
roy adsit


Portland, OR 97228
United States

royadsit@netscape.net

WINEGAR Michelle

From: Tod Boyer <tboy-mail@opendoor.com>
Sent: Saturday, April 16, 2022 5:47 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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Sincerely,
Tod Boyer


Ashland, OR 97520
United States

tboy-mail@opendoor.com

WINEGAR Michelle

From: Melinda Manley <lesmiz2k@yahoo.com>
Sent: Saturday, April 16, 2022 5:26 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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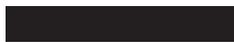
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Melinda Manley


Salem, OR 97301
United States

lesmiz2k@yahoo.com

WINEGAR Michelle

From: Philip Ratcliff <skazz999W@hotmail.com>
Sent: Saturday, April 16, 2022 4:53 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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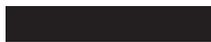
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Philip Ratcliff


Salem, OR 97302
United States

skazz999W@hotmail.com

WINEGAR Michelle

From: Kim Wick <wickward@earthlink.net>
Sent: Saturday, April 16, 2022 4:28 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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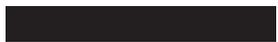
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kim Wick


Buxton, OR 97109
United States

wickward@earthlink.net

WINEGAR Michelle

From: Debra Saude <deanndeb@centurytel.net>
Sent: Saturday, April 16, 2022 4:25 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

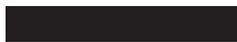
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Debra Saude


Lincoln City, OR 97367
United States

deanndeb@centurytel.net

WINEGAR Michelle

From: Stacie Hall <ignacio927@hotmail.com>
Sent: Saturday, April 16, 2022 4:21 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

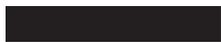
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stacie Hall


Oregon City, OR 97045
United States

ignacio927@hotmail.com

WINEGAR Michelle

From: Elaine Ann Daly <elaineandaly@gmail.com>
Sent: Saturday, April 16, 2022 3:25 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

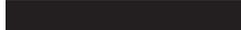
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Elaine Ann Daly


Portland, OR 97211
United States

elaineandaly@gmail.com

WINEGAR Michelle

From: Edith Rohde <edith@nehalem.tel.net>
Sent: Saturday, April 16, 2022 3:04 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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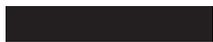
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Edith Rohde


Wheeler, OR 97147
United States

edith@nehalem.tel.net

WINEGAR Michelle

From: Paul Owens <poggowens@gmail.com>
Sent: Saturday, April 16, 2022 2:41 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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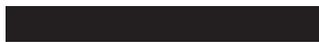
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Paul Owens


West Linn, OR 97068
United States

poggowens@gmail.com

WINEGAR Michelle

From: MICHAEL KADOYA <mkadoya@hotmail.com>
Sent: Saturday, April 16, 2022 2:19 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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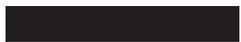
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
MICHAEL KADOYA


Portland, OR 97229
United States

mkadoya@hotmail.com

WINEGAR Michelle

From: Victoria Koch <victoria.a.koch@gmail.com>
Sent: Saturday, April 16, 2022 2:16 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

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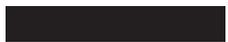
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Sincerely,
Victoria Koch


Eugene, OR 97402
United States

victoria.a.koch@gmail.com

WINEGAR Michelle

From: Margaret Bengry <pbengry@fastmail.com>
Sent: Saturday, April 16, 2022 2:14 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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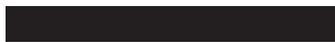
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Sincerely,
Margaret Bengry


Yamhill, OR 97148
United States

pbengry@fastmail.com

WINEGAR Michelle

From: Violet Young <violet@peak.org>
Sent: Saturday, April 16, 2022 1:55 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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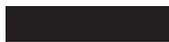
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Violet Young


Yachats, OR 97498
United States

violet@peak.org

WINEGAR Michelle

From: Nancy Bley <nancybley160@gmail.com>
Sent: Saturday, April 16, 2022 1:50 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

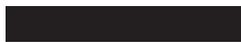
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Sincerely,
Nancy Bley


Portland, OR 97222
United States

nancybley160@gmail.com

WINEGAR Michelle

From: "mariantracy@charter.net tracy" <mariantracy@charter.net>
Sent: Saturday, April 16, 2022 1:38 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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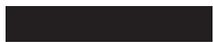
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
mariantracy@charter.net tracy


Coos Bay, OR 97420
United States

mariantracy@charter.net

WINEGAR Michelle

From: Teresa Schader <teresas62@yahoo.com>
Sent: Saturday, April 16, 2022 1:34 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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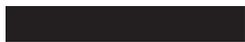
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Teresa Schader


Bend, OR 97701
United States

teresas62@yahoo.com

WINEGAR Michelle

From: Leticia Urciel <urciell@yahoo.com>
Sent: Saturday, April 16, 2022 1:33 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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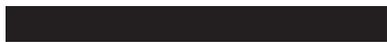
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Sincerely,
Leticia Urciel


Salem, OR 97304
United States

urciell@yahoo.com

WINEGAR Michelle

From: Thomas Brown <tawb2007@hotmail.com>
Sent: Saturday, April 16, 2022 1:24 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

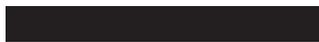
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Thomas Brown


Eugene, OR 97403
United States

tawb2007@hotmail.com

WINEGAR Michelle

From: Larry Weymouth <lcweymouth@peak.org>
Sent: Saturday, April 16, 2022 1:22 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Larry Weymouth


Corvallis, OR 97330
United States

lcweymouth@peak.org

WINEGAR Michelle

From: P Phoebe Quillian <waterlotus@peoplepc.com>
Sent: Saturday, April 16, 2022 1:17 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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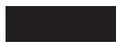
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
P Phoebe Quillian


Talent, OR 97540
United States

waterlotus@peoplepc.com

WINEGAR Michelle

From: Eric von Borstel <doctor_luvtub@hotmail.com>
Sent: Saturday, April 16, 2022 1:15 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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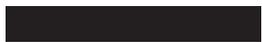
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Eric von Borstel


Stayton, OR 97383-2192
United States

doctor_luvtub@hotmail.com

WINEGAR Michelle

From: Chiquita Rollins <cmrollins@q.com>
Sent: Saturday, April 16, 2022 1:14 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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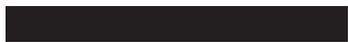
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Chiquita Rollins


Portland, OR 97211
United States

cmrollins@q.com

WINEGAR Michelle

From: Donna Harris <kermit.donna@gmail.com>
Sent: Saturday, April 16, 2022 1:14 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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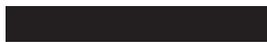
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Donna Harris


Bend, OR 97707
United States

kermit.donna@gmail.com

WINEGAR Michelle

From: Madeleine Landis <yurtwoman@mac.com>
Sent: Saturday, April 16, 2022 1:13 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Madeleine Landis


Camp Sherman, OR 97730
United States

yurtwoman@mac.com

WINEGAR Michelle

From: Martha Dragovich <mp4ever@mac.com>
Sent: Saturday, April 16, 2022 1:03 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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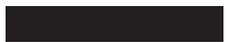
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Sincerely,
Martha Dragovich


Eugene, OR 97408
United States

mp4ever@mac.com

WINEGAR Michelle

From: Rick Hammond <randch13@icloud.com>
Sent: Saturday, April 16, 2022 12:57 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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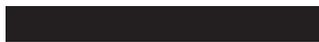
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Sincerely,
Rick Hammond


Amity, OR 97101
United States

randch13@icloud.com

WINEGAR Michelle

From: Laura Shurtleff <littledigits@gmail.com>
Sent: Saturday, April 16, 2022 12:49 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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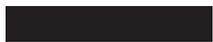
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Laura Shurtleff


Portland, OR 97215
United States

littledigits@gmail.com

WINEGAR Michelle

From: Michael Tribble <michaelt68@yahoo.com>
Sent: Saturday, April 16, 2022 12:46 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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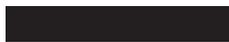
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Michael Tribble


Myrtle Point, OR 97458
United States

michaelt68@yahoo.com

WINEGAR Michelle

From: kim davis <k.mdavis@yahoo.com>
Sent: Saturday, April 16, 2022 12:40 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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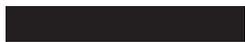
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
kim davis


Salem, OR 97306-8802
United States

k.mdavis@yahoo.com

WINEGAR Michelle

From: Betsy Shanafelt <shanafel@mind.net>
Sent: Saturday, April 16, 2022 12:25 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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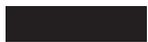
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Betsy Shanafelt


Ashland, OR 97520
United States

shanafel@mind.net

WINEGAR Michelle

From: Douglas Vernon <vernondkv@yahoo.com>
Sent: Saturday, April 16, 2022 12:01 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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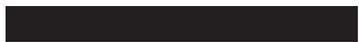
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Sincerely,
Douglas Vernon


Bend, OR 97701
United States

vernondkv@yahoo.com

WINEGAR Michelle

From: Patrick Bedard <bedarmpa@protonmail.com>
Sent: Saturday, April 16, 2022 12:01 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

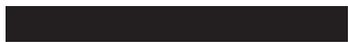
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Patrick Bedard


Portland, OR 97202
United States

bedarmpa@protonmail.com

WINEGAR Michelle

From: "D. Deloff" <darfd@aol.com>
Sent: Saturday, April 16, 2022 11:53 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

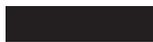
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
D. Deloff


Aloha, OR 97079
United States

darfd@aol.com

WINEGAR Michelle

From: Fred Chambers <fred.chambers21@protonmail.com>
Sent: Saturday, April 16, 2022 11:49 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

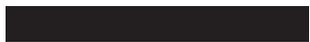
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Fred Chambers


Cottage Grove, OR 97424
United States

fred.chambers21@protonmail.com

WINEGAR Michelle

From: EstelleOregon Voeller <evoeller@charter.net>
Sent: Saturday, April 16, 2022 11:42 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
EstelleOregon Voeller

████████████████████
Medford, OR 97501
United States

evoeller@charter.net

WINEGAR Michelle

From: Deborah Lackowitz <debbie061653@aol.com>
Sent: Saturday, April 16, 2022 11:31 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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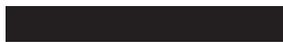
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Deborah Lackowitz


Canby, OR 97013
United States

debbie061653@aol.com

WINEGAR Michelle

From: robert clark <bclark@iserv.net>
Sent: Saturday, April 16, 2022 11:25 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

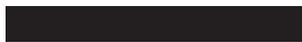
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
robert clark


GRANTS PASS, OR 97527
United States

bclark@iserv.net

WINEGAR Michelle

From: Donna Bonetti <donnambirdlady@yahoo.com>
Sent: Saturday, April 16, 2022 11:23 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

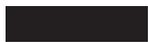
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Donna Bonetti


North Bend, OR 97459
United States

donnambirdlady@yahoo.com

WINEGAR Michelle

From: Daniel Kuperus <pdxdan_54@yahoo.com>
Sent: Saturday, April 16, 2022 11:22 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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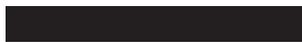
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Daniel Kuperus


Portland, OR 97215
United States

pdxdan_54@yahoo.com

WINEGAR Michelle

From: Tommy Lewis <tommylewis1937@gmail.com>
Sent: Saturday, April 16, 2022 11:16 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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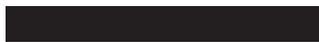
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Tommy Lewis


Beaverton, OR 97008
United States

tommylewis1937@gmail.com

WINEGAR Michelle

From: Marilyn Jean <marilynarmstrong@yahoo.com>
Sent: Saturday, April 16, 2022 11:16 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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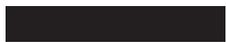
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Marilyn Jean


Eugene, OR 97401
United States

marilynarmstrong@yahoo.com

WINEGAR Michelle

From: Beth Unknown <bethagl@yahoo.com>
Sent: Saturday, April 16, 2022 11:15 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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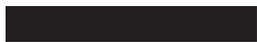
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Beth Unknown


Portland, OR 97213
United States

bethagl@yahoo.com

WINEGAR Michelle

From: Michael Hoover <mfhoover@pacbell.net>
Sent: Saturday, April 16, 2022 11:13 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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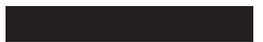
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Sincerely,
Michael Hoover


Beaverton, OR 97008
United States

mfhoover@pacbell.net

WINEGAR Michelle

From: Miriam Poston <miriamposton@yahoo.com>
Sent: Saturday, April 16, 2022 11:12 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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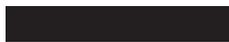
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Miriam Poston


Portland, OR 97215
United States

miriamposton@yahoo.com

WINEGAR Michelle

From: David Edwards <david@riverbird.com>
Sent: Saturday, April 16, 2022 11:11 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

This expresses my feelings exactly!

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
David Edwards


Eugene, OR 97404
United States

david@riverbird.com

WINEGAR Michelle

From: Helen Hays <hlhays75@gmail.org>
Sent: Saturday, April 16, 2022 11:02 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

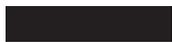
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Helen Hays


Oregon City, OR 97048
United States

hlhays75@gmail.org

WINEGAR Michelle

From: Susan Richards <richardssusan@mac.com>
Sent: Tuesday, April 19, 2022 9:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Richards and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Richards
richardssusan@mac.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paul Prevenas <paulprevenas@gmail.com>
Sent: Tuesday, April 19, 2022 9:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paul Prevenas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paul Prevenas
paulprevenas@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Helen Hays <hlhays75@gmail.org>
Sent: Tuesday, April 19, 2022 9:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Helen Hays and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Helen Hays
hlhays75@gmail.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mark Levin <jaguarkpr@comcast.net>
Sent: Tuesday, April 19, 2022 9:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mark Levin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Levin
jaguarkpr@comcast.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kelley Keisch <ik2211@gmail.com>
Sent: Tuesday, April 19, 2022 9:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kelley Keisch and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kelley Keisch
ik2211@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Scott Davis <scottdavis00@gmail.com>
Sent: Tuesday, April 19, 2022 9:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Scott Davis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Scott Davis
scottdavis00@ymail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen McGuinness <mindgarden1112@aol.com>
Sent: Tuesday, April 19, 2022 9:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen McGuinness and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen McGuinness
mindgarden1112@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: perry harris <perryharris1@gmail.com>
Sent: Tuesday, April 19, 2022 9:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is perry harris and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
perry harris
perryharris1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Schulman <nschulm@gmail.com>
Sent: Tuesday, April 19, 2022 9:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Schulman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Schulman
nschulm@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mike Lehew <amileh@aol.com>
Sent: Tuesday, April 19, 2022 9:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mike Lehew and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Mike Lehew
amileh@aol.com

References:

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WINEGAR Michelle

From: Jo Ann McGreevy <joann.mcgreevy@nyu.edu>
Sent: Tuesday, April 19, 2022 9:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Jo Ann McGreevy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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joann.mcgreevy@nyu.edu

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ed Fiedler <sparkplug2525@gmail.com>
Sent: Tuesday, April 19, 2022 9:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ed Fiedler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ed Fiedler
sparkplug2525@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Helen Greer <helen2wheels@gmail.com>
Sent: Tuesday, April 19, 2022 9:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Helen Greer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Helen Greer
helen2wheels@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Beverly Mitchell <bevrosam@aol.com>
Sent: Tuesday, April 19, 2022 9:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Beverly Mitchell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Beverly Mitchell
bevrosam@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charles Hung <ch94213@hotmail.com>
Sent: Tuesday, April 19, 2022 9:27 AM
To: Treasurer Read
Subject: Show us the money

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Dear Treasurer Read, members of the Oregon Investment Council, and Director Olineck,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- Disclose the Oregon Treasury fossil fuel holdings by November 2021 -- COP26 (2021 UN Climate Change Conference)
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

Sincerely,
Charles Hung


Eugene, OR 97403

WINEGAR Michelle

From: Tara Kerr <tarask@mindspring.com>
Sent: Tuesday, April 19, 2022 9:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tara Kerr and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tara Kerr
tarask@mindspring.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Doris Ashbrook <dashbrook49@gmail.com>
Sent: Tuesday, April 19, 2022 9:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Doris Ashbrook and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Doris Ashbrook
dashbrook49@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Andrew Kurzweil <ackurz@optonline.net>
Sent: Tuesday, April 19, 2022 9:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Andrew Kurzweil and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Andrew Kurzweil
ackurz@optonline.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Thomas Reilly <reillytommy7@gmail.com>
Sent: Tuesday, April 19, 2022 9:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Thomas Reilly and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Thomas Reilly
reillytommy7@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ann Marie Sinica <amsinica@gmail.com>
Sent: Tuesday, April 19, 2022 9:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ann Marie Sinica and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ann Marie Sinica
amsinica@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robbie Rieder <radsunsfan@aol.com>
Sent: Tuesday, April 19, 2022 9:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robbie Rieder and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robbie Rieder
radsunxfan@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deanna Davis <pumpkinshade2@gmail.com>
Sent: Tuesday, April 19, 2022 9:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I urge you to support critical climate resolutions this shareholder season. It is the only fiscally responsible and moral choice.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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pumpkinshade2@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karamy Renfrow <karamyrfw@gmail.com>
Sent: Tuesday, April 19, 2022 9:21 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karamy Renfrow and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Karamy Renfrow
karamyrfw@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joychine Eaglin <liljoyful@yahoo.com>
Sent: Tuesday, April 19, 2022 9:20 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joychine Eaglin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joychine Eaglin
liljoyful@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "G. Gibson" <mistergibson@disroot.org>
Sent: Tuesday, April 19, 2022 9:20 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is G. Gibson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
G. Gibson
mistergibson@disroot.org

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Olivia di Khetaa <olivia.dikhetaa@gmail.com>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Olivia di Khetaa and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season. I am very ill from and endangered by toxic petrochemical exposure. Please support the transition to clean energy and a fossil free future.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Olivia di Khetaa
olivia.dikhetaa@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: patoue riboton <mickandkeith@hotmail.fr>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is patoue riboton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
patoue riboton
mickandkeith@hotmail.fr

References:

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WINEGAR Michelle

From: Robert Romero <bobromero@gmail.com>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Robert Romero and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Robert Romero
bobromero@gmail.com

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WINEGAR Michelle

From: Linda Allen <catsanddoll@yahoo.com>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
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Dear Tobias Read,

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stella Heflin <stellaheflin@email.arizona.edu>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stella Heflin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stella Heflin
stellaheflin@email.arizona.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Veronica Bourassa <rorlowske@gmail.com>
Sent: Tuesday, April 19, 2022 9:19 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Veronica Bourassa and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Veronica Bourassa
rorlowske@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yvonne Jenks <vyonnejenks@isu.edu>
Sent: Tuesday, April 19, 2022 9:18 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yvonne Jenks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vyonne Jenks
vyonnejenks@isu.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: I c <leelhirondele@gmail.com>
Sent: Tuesday, April 19, 2022 9:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is I c and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

l c

leelhirondelle@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lesley Brill <lesleyb15@gmail.com>
Sent: Tuesday, April 19, 2022 9:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lesley Brill and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lesley Brill
lesleyb15@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: RoseMaria Root <rosemariaroot@gmail.com>
Sent: Tuesday, April 19, 2022 9:16 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is RoseMaria Root and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
RoseMaria Root
rosemariaroot@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Renee Rule <rrule4@gmail.com>
Sent: Tuesday, April 19, 2022 9:16 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Renee Rule and I am a young adult deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on my generation and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the six largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, is aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They also urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century" [4]. This support comes from the third-largest public retirement system in the country.

All six major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development" [4]. By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As young people, our entire lives are and increasingly will be drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United

States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Renee Rule
rrule4@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Evans <susanwenatchee@gmail.com>
Sent: Tuesday, April 19, 2022 9:15 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Evans and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Evans
susanwenatchee@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kellie M <KMonahan45@gmail.com>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kellie M and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kellie M
KMonahan45@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Swensen <m3swensen@gmail.com>
Sent: Tuesday, April 19, 2022 9:14 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Swensen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Swensen
m3swensen@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Baker <skb38goshen@gmail.com>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Baker and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

When ALL the trees and animals are dead and ALL the air, land and water polluted you. will then realize you and your progeny can't eat money.....

Sincerely,
Sharon Baker
skb38goshen@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jenifer Johnson <valerianalexander@yahoo.com>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jenifer Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jenifer Johnson
valerianalexander@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Esther Prexl <emorexl@yahoo.com>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Esther Prexl and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Esther Prexl
emorexl@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nathaniel Feyma <nfeyma@gmail.com>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nathaniel Feyma and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nathaniel Feyma
nfeyma@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judy McKinney <judyorvmck@cox.net>
Sent: Tuesday, April 19, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judy McKinney and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Judy McKinney
judyorvmck@cox.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Donald Leisman <dleisman1@yahoo.com>
Sent: Tuesday, April 19, 2022 9:12 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Donald Leisman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Donald Leisman
dleisman1@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Redding <redding47@aol.com>
Sent: Tuesday, April 19, 2022 9:10 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Redding and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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redding47@aol.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jane Margulis <jbmargulis@hotmail.com>
Sent: Tuesday, April 19, 2022 9:10 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Mr. Read,

My name is Jane Margulis and I am 72 and deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jane Margulis
jbmargulis@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Herschell Emery <herschell.s.emery@gmail.com>
Sent: Tuesday, April 19, 2022 9:10 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Herschell Emery and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Herschell Emery
herschell.s.emery@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Brian Russo <brusso1@yahoo.com>
Sent: Tuesday, April 19, 2022 9:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Brian Russo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brian Russo
brusso1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Chris Brunner <mimiathome@yahoo.com>
Sent: Tuesday, April 19, 2022 9:09 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Chris Brunner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Chris Brunner
mimiathome@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lincoln Cole <prunemstr@aol.com>
Sent: Tuesday, April 19, 2022 9:09 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lincoln Cole and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

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Sincerely,
Lincoln Cole
prunemstr@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kent Minault <kminault@gmail.com>
Sent: Tuesday, April 19, 2022 9:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Kent Minault and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kent Minault
kminault@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Quentin Fischer <fischerq@yahoo.com>
Sent: Tuesday, April 19, 2022 9:08 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Quentin Fischer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Quentin Fischer
fischerq@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Granato <l_granato1@yahoo.com>
Sent: Tuesday, April 19, 2022 9:07 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Granato and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Granato
l_granato1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Wiles <jwiles3rd@gmail.com>
Sent: Tuesday, April 19, 2022 9:06 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Wiles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Wiles
jwiles3rd@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Shirley Crenshaw <shirlcrenshaw1@yahoo.com>
Sent: Tuesday, April 19, 2022 9:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Shirley Crenshaw and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Shirley Crenshaw
shirlcrenshaw1@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Hall <r2whall@gmail.com>
Sent: Tuesday, April 19, 2022 9:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Hall and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Michael Hall
r2whall@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Goel <sharon@brainlink.com>
Sent: Tuesday, April 19, 2022 9:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Goel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sharon Goel
sharon@brainlink.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tara Roberts <tara.craft@yahoo.com>
Sent: Tuesday, April 19, 2022 9:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tara Roberts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tara Roberts
tara.craft@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ardyth Gilbertson <ardythg@gmail.com>
Sent: Tuesday, April 19, 2022 9:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ardyth Gilbertson and I am a grandmother & public health nurse deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season. We have a heavy poluter in our county now, that continues to flout air, land & water requirements... and people are already getting sick here (in under two years of operation)!

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ardyth Gilbertson
ardythg@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marce Walsh <marcewalsh@yahoo.com>
Sent: Tuesday, April 19, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marce Walsh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marce Walsh
marcewalsh@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marc Lionetti <theface514@gmail.com>
Sent: Tuesday, April 19, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marc Lionetti and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Marc Lionetti
theface514@gmail.com

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WINEGAR Michelle

From: Brista Drake <bristad@gmail.com>
Sent: Tuesday, April 19, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brista Drake and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Brista Drake
bristad@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hipolito Arriaga <harriga319@gmail.com>
Sent: Tuesday, April 19, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hipolito Arriaga and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hipolito Arriaga
harriaga319@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: gary bushey <truegbush@yahoo.com>
Sent: Tuesday, April 19, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is gary bushey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
gary bushey
truegbush@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bryant Belli <bbaykermit@yahoo.com>
Sent: Tuesday, April 19, 2022 9:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bryant Belli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bryant Belli
bbaykermit@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elsy Shallman <gomerlu11@gmail.com>
Sent: Tuesday, April 19, 2022 9:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elsy Shallman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elsy Shallman
gomerlu11@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anthony Vella <anthony.vella@um.edu.mt>
Sent: Tuesday, April 19, 2022 9:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Vella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Anthony Vella
anthony.vella@um.edu.mt

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WINEGAR Michelle

From: Elizabeth Enright <eenright2@gmail.com>
Sent: Tuesday, April 19, 2022 9:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Enright and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Elizabeth Enright
eenright2@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joy Smiley <joyfredi@aol.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joy Smiley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joy Smiley
joyfredi@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Julia Cranmer <jcranmer3@comcast.net>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Julia Cranmer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Julia Cranmer
jcranmer3@comcast.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tricia Toliver <triciatoliver@gmail.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tricia Toliver and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tricia Toliver
triciatoliver@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: daniel Morneau <danmorneau2000@yahoo.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is daniel Morneau and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
daniel Morneau
danmorneau2000@yahoo.com

References:

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WINEGAR Michelle

From: Gloria Gannaway <globogal@aol.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gloria Gannaway and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Gloria Gannaway
globogal@aol.com

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WINEGAR Michelle

From: Frances Connell <frances.connell@gmail.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Frances Connell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Frances Connell
frances.connell@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lindsay Reeve <lindsayreeve@yahoo.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lindsay Reeve and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lindsay Reeve
lindsayreeve@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Terrance Keep <terrykeep3@gmail.com>
Sent: Tuesday, April 19, 2022 9:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Terrance Keep and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Terrance Keep
terrykeep3@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sherrie Pasarell <slieberpasarell@gmail.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sherrie Pasarell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sherrie Pasarell
slieberpasarell@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Silvio Fittipaldi <lambtrees@gmail.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Silvio Fittipaldi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Silvio Fittipaldi
lambtrees@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara Schildcrout <barbaraj1219@yahoo.com>
Sent: Tuesday, April 19, 2022 9:01 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara Schildcrout and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Barbara Schildcrout
barbaraj1219@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: diane lohr <lohrd3@gmail.com>
Sent: Tuesday, April 19, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is diane lohr and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
diane lohr
lohrd3@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marissa Marvelli <marissa.marvelli@gmail.com>
Sent: Tuesday, April 19, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marissa Marvelli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marissa Marvelli
marissa.marvelli@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Felix Felde <felix.katt@pobox.com>
Sent: Tuesday, April 19, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Felix Felde and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Felix Felde
felix.katt@pobox.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Valerie Krepp <valeriekrepp48@gmail.com>
Sent: Tuesday, April 19, 2022 9:01 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Valerie Krepp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Valerie Krepp
valeriekrepp48@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Aubrey Johnson <njrebb@yahoo.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Aubrey Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Aubrey Johnson
njrebb@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jamie Shields <jfillmore66@gmail.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jamie Shields and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jamie Shields
jfillmore66@gmail.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Emily Fano <satyacaroti@gmail.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Emily Fano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Emily Fano
satyacaroti@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bertha Guzior <berthaguzior@bellsouth.net>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bertha Guzior and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bertha Guzior
berthaguzior@bellsouth.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Pam Ferman <pferman@me.com>
Sent: Tuesday, April 19, 2022 9:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pam Ferman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pam Ferman
pferman@me.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michaelle Dewitt <michaella76@icloud.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michaelle Dewitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michaelle Dewitt
michaellea76@icloud.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kim Gallo <wakimba@yahoo.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kim Gallo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kim Gallo
wakimba@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Pan <71pan@cua.edu>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Michael Pan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Pan
71pan@cua.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: d carr <draak1702@gmail.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is d carr and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
d carr
draak1702@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: dk anestos <mdi1755@yahoo.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is dk anestos and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
dk anestos
mdi1755@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rebecca Baker <rbaker6505@charter.net>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rebecca Baker and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Rebecca Baker
rbaker6505@charter.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: JERRY BALABANIAN <Scubadiverjerry@yahoo.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is JERRY BALABANIAN and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
JERRY BALABANIAN
Scubadiverjerry@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Erika Luchterhand <elnynyusa@aol.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erika Luchterhand and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Erika Luchterhand
elnynyusa@aol.com

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WINEGAR Michelle

From: Laura Brestel <sylobrestel@aol.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Laura Brestel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Brestel
sylbrestel@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Daniel Lipson <dnlipson@gmail.com>
Sent: Tuesday, April 19, 2022 8:59 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Daniel Lipson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Daniel Lipson
dnlipson@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "William Skirbunt-Kozabo" <skozabo@gmail.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is William Skirbunt-Kozabo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
William Skirbunt-Kozabo
skozabo@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jennifer Haukebo <Frozenthumb.89@gmail.com>
Sent: Tuesday, April 19, 2022 8:58 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jennifer Haukebo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jennifer Haukebo
Frozenthumb.89@gmail.com

References:

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WINEGAR Michelle

From: Marvel Stalcup <marv@stalcups.org>
Sent: Tuesday, April 19, 2022 11:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marvel Stalcup and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Marvel Stalcup
marv@stalcups.org

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WINEGAR Michelle

From: Amanda Yaggy <ayaggy@gmail.com>
Sent: Tuesday, April 19, 2022 11:44 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amanda Yaggy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Amanda Yaggy
ayaggy@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Etelle Higonnet <etelle.higonnet@gmail.com>
Sent: Tuesday, April 19, 2022 11:42 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Etelle Higonnet and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Etelle Higonnet
etelle.higonnet@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kar Lang <karenl3623@gmail.com>
Sent: Tuesday, April 19, 2022 11:41 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kar Lang and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kar Lang
karenl3623@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Ann Ward <maryannward@gmail.com>
Sent: Tuesday, April 19, 2022 11:42 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Ann Ward and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Ann Ward
maryannward@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Silet Wylie <silet7@aol.com>
Sent: Tuesday, April 19, 2022 11:41 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Silet Wylie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Silet Wylie
silet7@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jered Cargman <jered@swingin60s.com>
Sent: Tuesday, April 19, 2022 11:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jered Cargman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jered Cargman
jered@swingin60s.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Miller <dinchas@aol.com>
Sent: Tuesday, April 19, 2022 11:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Miller and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Diane Miller
dinchas@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Risa Wallach <ringrid16@gmail.com>
Sent: Tuesday, April 19, 2022 11:36 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Risa Wallach and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Risa Wallach
ringrid16@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Beth Wiegand <bethwiegand@gmail.com>
Sent: Tuesday, April 19, 2022 11:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Beth Wiegand and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Beth Wiegand
bethwiegand@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandra Petrella <sandra26@comcast.net>
Sent: Tuesday, April 19, 2022 11:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandra Petrella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Saundra Petrella
saundra26@comcast.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Morgan Crawford <m@me.com>
Sent: Tuesday, April 19, 2022 11:32 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Morgan Crawford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Morgan Crawford
m@me.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dan Heffernan <aearthwalker@yahoo.com>
Sent: Tuesday, April 19, 2022 11:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dan Heffernan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Dan Heffernan
aearthwalker@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Finnie <majesticlife5@gmail.com>
Sent: Tuesday, April 19, 2022 11:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Finnie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Finnie
majesticlife5@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen Brace <vyse343@yahoo.com>
Sent: Tuesday, April 19, 2022 11:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen Brace and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephen Brace
vyse343@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alix Keast <alixk3@gmail.com>
Sent: Tuesday, April 19, 2022 11:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alix Keast and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Alix Keast
alixk3@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Vicki Fox <vicki831@earthlink.net>
Sent: Tuesday, April 19, 2022 11:23 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Vicki Fox and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vicki Fox
vicki831@earthlink.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Ellis <davidrellis@q.com>
Sent: Tuesday, April 19, 2022 11:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Ellis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Ellis
davidrellis@q.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Randall Foreman <rkforemanapllc@yahoo.com>
Sent: Tuesday, April 19, 2022 11:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Randall Foreman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Randall Foreman
rkforemanapllc@yahoo.com

References:

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WINEGAR Michelle

From: Peter Wood <nativeofny1@yahoo.com>
Sent: Tuesday, April 19, 2022 11:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Peter Wood and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Peter Wood
nativeofny1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: ferran Puig <ferran1000@yahoo.com>
Sent: Tuesday, April 19, 2022 11:18 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is ferran Puig and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
ferran Puig
ferran1000@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara Bradshaw <barbbradshaw@yahoo.com>
Sent: Tuesday, April 19, 2022 11:17 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara Bradshaw and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barbara Bradshaw
barbbradshaw@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Erma Lowe <nermie83@yahoo.com>
Sent: Tuesday, April 19, 2022 11:16 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erma Lowe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Erma Lowe
nermie83@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eunice Sousa <bluelightt@sapo.pt>
Sent: Tuesday, April 19, 2022 11:16 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eunice Sousa and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Eunice Sousa
bluelightt@sapo.pt

References:

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WINEGAR Michelle

From: Kate Ruland <kateyruland@gmail.com>
Sent: Tuesday, April 19, 2022 11:15 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kate Ruland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kate Ruland
kateyruland@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bruce Ross <brucetwin62@yahoo.com>
Sent: Tuesday, April 19, 2022 11:15 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bruce Ross and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bruce Ross
brucetwin62@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Angela Gordon <themrsangelagordon@gmail.com>
Sent: Tuesday, April 19, 2022 11:14 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angela Gordon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Angela Gordon
themrsangelagordon@gmail.com

References:

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WINEGAR Michelle

From: Melissa Garthwaite <mmtyer@aol.com>
Sent: Tuesday, April 19, 2022 11:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melissa Garthwaite and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melissa Garthwaite
mmtyer@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: teresa mcclure <stit13@aol.com>
Sent: Tuesday, April 19, 2022 11:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is teresa mcclure and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
teresa mcclure
stit13@aol.com

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WINEGAR Michelle

From: teresa mcclure <stit13@aol.com>
Sent: Tuesday, April 19, 2022 11:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is teresa mcclure and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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WINEGAR Michelle

From: Stephan Donovan <stephandonovan@aol.com>
Sent: Tuesday, April 19, 2022 11:07 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephan Donovan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephan Donovan
stephandonovan@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Hubbard <hubmail@tampabay.rr.com>
Sent: Tuesday, April 19, 2022 11:07 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Hubbard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Hubbard
hubmail@tampabay.rr.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carole Yancey <caroleyancey@aol.com>
Sent: Tuesday, April 19, 2022 11:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carole Yancey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carole Yancey
caroleyancey@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: frank goldstein <drfrank334@gmail.com>
Sent: Tuesday, April 19, 2022 11:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is frank goldstein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
frank goldstein
drfrank334@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Swanson <jswanson51@gmail.com>
Sent: Tuesday, April 19, 2022 11:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Swanson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Swanson
jswanson51@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Andrew Habermann <ajhabermann@gmail.com>
Sent: Tuesday, April 19, 2022 11:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Andrew Habermann and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Andrew Habermann
ajhabermann@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sean Shannon <seanwshannon@gmail.com>
Sent: Tuesday, April 19, 2022 10:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sean Shannon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sean Shannon
seanwshannon@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Evans <gardenqueen@gmail.com>
Sent: Tuesday, April 19, 2022 10:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Evans and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pamela Evans
gardenqueen@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Richard Payne <nelo@frontier.com>
Sent: Tuesday, April 19, 2022 10:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Richard Payne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Richard Payne
nelo@frontier.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nico Font <nicolas.font89@gmail.com>
Sent: Tuesday, April 19, 2022 10:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nico Font and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nico Font
nicolas.font89@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Gaertner <dsg719@gmail.com>
Sent: Tuesday, April 19, 2022 10:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Gaertner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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dsg719@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diana Saxon <moondaughter72@hotmail.com>
Sent: Tuesday, April 19, 2022 10:51 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diana Saxon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Diana Saxon
moondaughter72@hotmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith Ford <jsford66@bellsouth.net>
Sent: Tuesday, April 19, 2022 10:50 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judith Ford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Judith Ford
jsford66@bellsouth.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Keenan <jimkeen48@icloud.com>
Sent: Tuesday, April 19, 2022 10:48 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Keenan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Keenan
jimkeen48@icloud.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kirk Rhoads <Kirkrhoads@hotmail.com>
Sent: Tuesday, April 19, 2022 10:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Kirk Rhoads and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kirk Rhoads
Kirkrhoads@hotmail.com

References:

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WINEGAR Michelle

From: Chris Washington <cwashington@wlrk.com>
Sent: Tuesday, April 19, 2022 10:47 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Chris Washington and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Chris Washington
cwashington@wlrk.com

References:

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WINEGAR Michelle

From: Daniel Kuperus <pdxdan_54@yahoo.com>
Sent: Tuesday, April 19, 2022 10:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Daniel Kuperus and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Daniel Kuperus
pdxdan_54@yahoo.com

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WINEGAR Michelle

From: David Sealander <davidsealander@q.com>
Sent: Tuesday, April 19, 2022 10:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carla Davis <daviscarlaj@gmail.com>
Sent: Tuesday, April 19, 2022 10:43 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carla Davis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carla Davis
davisclaraj@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane DiFante <dvelmad505@gmail.com>
Sent: Tuesday, April 19, 2022 10:41 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane DiFante and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane DiFante
dvelmad505@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Harlow <harlowpp@gmail.com>
Sent: Tuesday, April 19, 2022 10:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Harlow and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have not only on me, but also on future generations. I write to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to everyone. Our lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem - the effects are here now. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the

world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention. I hope that you will heed my request.

Sincerely,
Patricia Harlow
harlowpp@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jonathan Stubbs <jonathanfstubbs@yahoo.com>
Sent: Tuesday, April 19, 2022 10:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jonathan Stubbs and I am a citizen deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on future generations. I am writing during this Earth Day week to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jonathan Stubbs
jonathanfstubbs@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristin Toscano <kmt721@gmail.com>
Sent: Tuesday, April 19, 2022 10:34 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristin Toscano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristin Toscano
kmt721@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Monica Hymer <hymer.monica57@gmail.com>
Sent: Tuesday, April 19, 2022 10:34 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Monica Hymer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Monica Hymer
hymer.monica57@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Craig Hanson <craighanson2321@yahoo.com>
Sent: Tuesday, April 19, 2022 10:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Craig Hanson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Craig Hanson
craighanson2321@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Victor Colon <grow.vic.12@gmail.com>
Sent: Tuesday, April 19, 2022 10:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Victor Colon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Victor Colon
grow.vic.12@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Annie ." <aolatt@cbu.edu>
Sent: Tuesday, April 19, 2022 10:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annie . and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annie .
aolatt@cbu.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laurel Kornfeld <laurel2000@gmail.com>
Sent: Tuesday, April 19, 2022 10:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurel Kornfeld and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurel Kornfeld
laurel2000@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Allister Layne <layneallister@yahoo.com>
Sent: Tuesday, April 19, 2022 10:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Allister Layne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Allister Layne
layneallister@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Caroline Carver <caroline.carver.1026@gmail.com>
Sent: Tuesday, April 19, 2022 10:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Caroline Carver and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Caroline Carver
caroline.carver.1026@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cody Goin <codygoin2021@gmail.com>
Sent: Tuesday, April 19, 2022 10:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cody Goin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cody Goin
codygoin2021@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Caroline Carver <caroline.carver.1026@gmail.com>
Sent: Tuesday, April 19, 2022 10:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Caroline Carver and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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caroline.carver.1026@gmail.com

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WINEGAR Michelle

From: Donna Murphy <murph1949@aol.com>
Sent: Tuesday, April 19, 2022 10:28 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Donna Murphy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Donna Murphy
murph1949@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Samuel McIntyre <samuelmc42@yahoo.com>
Sent: Tuesday, April 19, 2022 10:25 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Samuel McIntyre and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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samuelmc42@yahoo.com

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WINEGAR Michelle

From: Tom Richter <tgrtree@aol.com>
Sent: Tuesday, April 19, 2022 10:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tom Richter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen Dutschke <sdutschke@gmail.com>
Sent: Tuesday, April 19, 2022 10:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen Dutschke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephen Dutschke
sdutschke@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Char Esser <3.14CJE@gmail.com>
Sent: Tuesday, April 19, 2022 10:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Char Esser and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Char Esser
3.14CJE@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jennifer Stainer <jenna1630@yahoo.com>
Sent: Tuesday, April 19, 2022 10:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jennifer Stainer and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jennifer Stainer
jenna1630@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annie McMahon <river@centurylink.net>
Sent: Tuesday, April 19, 2022 10:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annie McMahon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annie McMahon
river@centurylink.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Heather Ruckman <heatherruckman@gmail.com>
Sent: Tuesday, April 19, 2022 10:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Heather Ruckman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

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Sincerely,
Heather Ruckman
heatheruckman@gmail.com

References:

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WINEGAR Michelle

From: "Robert H. Feuchter" <roberthfeuchter@me.com>
Sent: Tuesday, April 19, 2022 10:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Robert H. Feuchter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert H. Feuchter
roberthfeuchter@me.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Constance Minerovic <clminerovic@yahoo.com>
Sent: Tuesday, April 19, 2022 10:21 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Constance Minerovic and I am a retired educator who is concerned that support of fossil fuels will KILL people! Dead customers will have a negative impact on financial bottom lines!

I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Constance Minerovic
clminerovic@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: LAWRENCE LINTNER <cloudspin11@gmail.com>
Sent: Tuesday, April 19, 2022 10:21 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is LAWRENCE LINTNER and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
LAWRENCE LINTNER
cloudspin11@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Arcot Arumugam <info@sg.actionnetwork.org>
Sent: Tuesday, April 19, 2022 10:20 AM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Arcot Arumugam
arcot@yahoo.com

Union City, California 94587

WINEGAR Michelle

From: Susan Friedwald <babey10@earthlink.net>
Sent: Tuesday, April 19, 2022 10:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Friedwald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Friedwald
babey10@earthlink.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bill DeLuccia <wide@novonordisk.com>
Sent: Tuesday, April 19, 2022 10:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bill DeLuccia and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bill DeLuccia
wide@novonordisk.com

References:

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WINEGAR Michelle

From: Carlos Cuevas <ciancuevas@gmail.com>
Sent: Tuesday, April 19, 2022 10:17 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carlos Cuevas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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ciancuevas@gmail.com

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara Darnell <barbaraa.darnell@gmail.com>
Sent: Tuesday, April 19, 2022 10:15 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara Darnell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barbara Darnell
barbaraa.darnell@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elaine Becker <elainebecker@yahoo.com>
Sent: Tuesday, April 19, 2022 10:16 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

We ALL need Clean Water and Clean Air!

My name is Elaine Becker and I am a voter deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elaine Becker
elainebecker@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bill DeLuccia <wide@novonordisk.com>
Sent: Tuesday, April 19, 2022 10:15 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bill DeLuccia and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bill DeLuccia
wide@novonordisk.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: N D <ngdebono@gmail.com>
Sent: Tuesday, April 19, 2022 10:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is N D and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
N D
ngdebono@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jon Pitt <jonpitt@yahoo.com>
Sent: Tuesday, April 19, 2022 10:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jon Pitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jon Pitt
jonpitt@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Victor Sytzko <veemansytzko@gmail.com>
Sent: Tuesday, April 19, 2022 10:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Victor Sytzko and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Victor Sytzko
veemansytzko@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carol Fleischman <carol.fleischman@gmail.com>
Sent: Tuesday, April 19, 2022 10:09 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carol Fleischman and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carol Fleischman
carol.fleischman@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kim Smith <cudakim@yahoo.com>
Sent: Tuesday, April 19, 2022 10:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kim Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kim Smith
cudakim@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lawrence East <rstyeast@aol.com>
Sent: Tuesday, April 19, 2022 10:08 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lawrence East and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lawrence East
rstyeast@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Heather Borman <hbbirdaz@gmail.com>
Sent: Tuesday, April 19, 2022 10:06 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Heather Borman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Heather Borman
hbbirdaz@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharyn Furman <sunbeam_1967@yahoo.com>
Sent: Tuesday, April 19, 2022 10:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharyn Furman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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sunbeam_1967@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kathleen Nicholas <ksnicholas@gmail.com>
Sent: Tuesday, April 19, 2022 10:04 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kathleen Nicholas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kathleen Nicholas
ksnicholas@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: kristin goznalez <krstn.gnzlz@gmail.com>
Sent: Tuesday, April 19, 2022 10:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is kristin goznalez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
kristin goznalez
krstn.gnzlz@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Douglas Cooke <squirreltree@yahoo.com>
Sent: Tuesday, April 19, 2022 10:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Douglas Cooke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Douglas Cooke
squirreltree@yahoo.com

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WINEGAR Michelle

From: Jeff Kulp <jskulp1@gmail.com>
Sent: Tuesday, April 19, 2022 10:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jeff Kulp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jeff Kulp
jskulp1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Claudia Leff <claudiemail914@gmail.com>
Sent: Tuesday, April 19, 2022 9:58 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Claudia Leff and I am a citizen deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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claudiemail914@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elaine Eudy <alpha_b@bellsouth.net>
Sent: Tuesday, April 19, 2022 9:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elaine Eudy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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alpha_b@bellsouth.net

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WINEGAR Michelle

From: Patricia White <pchristinewhite@yahoo.com>
Sent: Tuesday, April 19, 2022 9:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia White and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia White
pchristinewhite@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rippington Alan <alan.fr47@gmail.com>
Sent: Tuesday, April 19, 2022 9:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rippington Alan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ripington Alan
alan.fr47@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Edward Ott <ejottj@gmail.com>
Sent: Tuesday, April 19, 2022 9:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Edward Ott and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Sincerely,
Edward Ott
ejottj@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jean Wiant <wiant84@gmail.com>
Sent: Tuesday, April 19, 2022 9:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jean Wiant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jean Wiant
wiant84@gmail.com

References:

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WINEGAR Michelle

From: cathy rupp <cathyarupp@yahoo.com>
Sent: Tuesday, April 19, 2022 9:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is cathy rupp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
cathy rupp
cathyarupp@yahoo.com

References:

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WINEGAR Michelle

From: Cynthia Springer <springerdc@prodigy.net>
Sent: Tuesday, April 19, 2022 9:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Cynthia Springer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Klein <jeklein64@yahoo.com>
Sent: Tuesday, April 19, 2022 9:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jim Klein and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Climate change, like numerous other issues (gun safety, immigration reform, prison reform, education reform, short-term lending regulation, healthcare reform, banking regulation, opioid regulation) remains a vexing problem primarily due to corporations' ability to curry favor with elected officials. The corrupting influence of money in our political system is undermining our democratic traditions and discouraging Americans from voting and/or running for office. This ominous development may well end our experiment in representative democracy unless we alter this decades-long trend. For the sake of the republic, we must amend the US Constitution to state that corporations are not people (and do not have constitutional rights) and money is not speech (and thus can be regulated by state and/or federal campaign finance laws). Short of accomplishing this, no other reform of significance will be achieved. The moneyed interests will turn any reform to their benefit, often at the expense of the nation as a whole.

Sincerely,
James Klein
jeklein64@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Michael Carney <mcarneyv@gmail.com>
Sent: Tuesday, April 19, 2022 9:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Carney and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Carney
mcarneyv@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deirdre Hetzler <deirdrem4@gmail.com>
Sent: Tuesday, April 19, 2022 9:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deirdre Hetzler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deirdre Hetzler
deirdrem4@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Sullivan <mbaz18@yahoo.com>
Sent: Tuesday, April 19, 2022 9:54 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Sullivan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pamela Sullivan
mbaz18@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: stephanie lewis <slcribtoy@aol.com>
Sent: Tuesday, April 19, 2022 9:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is stephanie lewis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
stephanie lewis
slcribtoy@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: patrick ohanlon <pahloart@yahoo.com>
Sent: Tuesday, April 19, 2022 9:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is patrick ohanlon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
patrick ohanlon
pahloart@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: J Lukas <j93luk@yahoo.com>
Sent: Tuesday, April 19, 2022 9:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is J Lukas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
J Lukas
j93luk@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Natalie Clark <natalieclark1296@gmail.com>
Sent: Tuesday, April 19, 2022 9:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Natalie Clark and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Natalie Clark
natalieclark1296@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jonathan Rittenhouse <stirrer_leeward_0w@icloud.com>
Sent: Tuesday, April 19, 2022 9:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jonathan Rittenhouse and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jonathan Rittenhouse
stirrer_leeward_0w@icloud.com

References:

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WINEGAR Michelle

From: Lorraine Wilson <cadogancats@gmail.com>
Sent: Tuesday, April 19, 2022 9:51 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lorraine Wilson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Lorraine Wilson
cadogancats@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cynthia Narkoff <cindynarkoff@yahoo.com>
Sent: Tuesday, April 19, 2022 9:51 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear

My name is Cynthia and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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cindynarkoff@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Angelica Freitag <angelica.momotiuk@gmail.com>
Sent: Tuesday, April 19, 2022 9:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angelica Freitag and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Angelica Freitag
angelica.momotiuk@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Guthrie <lroseguthrie20@gmail.com>
Sent: Tuesday, April 19, 2022 9:50 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Guthrie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Guthrie
lroseguthrie20@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joe Pfister <Joe.s.pfister@gmail.com>
Sent: Tuesday, April 19, 2022 9:49 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read:

My name is Joe Pfister and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joe Pfister
Joe.s.pfister@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gary Rulapaugh <grulapaugh@yahoo.com>
Sent: Tuesday, April 19, 2022 9:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gary Rulapaugh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gary Rulapaugh
grulapaugh@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Vasquez <cayetanatabullo@gmail.com>
Sent: Tuesday, April 19, 2022 9:48 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Vasquez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Pamela Vasquez
cayetanatabullo@gmail.com

References:

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WINEGAR Michelle

From: Jason Crawford <jrobcraft@aol.com>
Sent: Tuesday, April 19, 2022 9:47 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Jason Crawford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: sherrri hodes <hodgessherria@gmail.com>
Sent: Tuesday, April 19, 2022 9:46 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is sherrri hodes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
sherrri hodges
hodgessherria@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Catherine Sims <cassys@vt.edu>
Sent: Tuesday, April 19, 2022 9:46 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Catherine Sims and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Catherine Sims
cassys@vt.edu

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joe Bearden <chickadeebirders@outlook.com>
Sent: Tuesday, April 19, 2022 9:44 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joe Bearden and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joe Bearden
chickadeebirders@outlook.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Emery <susan_emery@verizon.net>
Sent: Tuesday, April 19, 2022 9:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Emery and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Emery
susan_emery@verizon.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Derrough <trderrough@gmail.com>
Sent: Tuesday, April 19, 2022 9:42 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Derrough and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Patricia Derrough
trderrough@gmail.com

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WINEGAR Michelle

From: Flora Weldon <flora123weldon@gmail.com>
Sent: Tuesday, April 19, 2022 9:42 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Flora Weldon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Flora Weldon
flora123weldon@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Debbie Jensen <debbiejensen2010@gmail.com>
Sent: Tuesday, April 19, 2022 9:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Debbie Jensen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Debbie Jensen
debbiejensen2010@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Liz Lundquist <lizlundquist@gmail.com>
Sent: Tuesday, April 19, 2022 9:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liz Lundquist and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Liz Lundquist
lizlundquist@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jim Piascik <jpiasci1@gmail.com>
Sent: Tuesday, April 19, 2022 9:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jim Piascik and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jim Piascik
jpiasci1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pete Sinica <pmsinica@gmail.com>
Sent: Tuesday, April 19, 2022 9:39 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pete Sinica and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pete Sinica
pmsinica@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Virzi <diane.virzi@gmail.com>
Sent: Tuesday, April 19, 2022 9:39 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Virzi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Diane Virzi
diane.virzi@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Cunningham <swexfordsue@aol.com>
Sent: Tuesday, April 19, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Cunningham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Cunningham
swexfordsue@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hugh Ballem <hballem@gmail.com>
Sent: Tuesday, April 19, 2022 9:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hugh Ballem and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hugh Ballem
hballem@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandi Williams <sandijane39@att.net>
Sent: Tuesday, April 19, 2022 9:34 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandi Williams and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandi Williams
sandijane39@att.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Del Sesto <delx03748@gmail.com>
Sent: Tuesday, April 19, 2022 9:33 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Del Sesto and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
David Del Sesto
delx03748@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Bescrypt <sadie8882@gmail.com>
Sent: Tuesday, April 19, 2022 9:33 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Bescrypt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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sadie8882@gmail.com

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WINEGAR Michelle

From: Rebecca Sherry <rsherry2@earthlink.net>
Sent: Tuesday, April 19, 2022 9:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rebecca Sherry and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Rebecca Sherry
rsherry2@earthlink.net

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: valerie RAYNAUD <val.raynaud65@gmail.com>
Sent: Tuesday, April 19, 2022 4:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is valerie RAYNAUD and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
valerie RAYNAUD
val.raynaud65@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Melodi Willis <melodiwillis@yahoo.com>
Sent: Tuesday, April 19, 2022 4:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melodi Willis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melodi Willis
melodiwillis@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jim Loveland <jimloveland52@yahoo.com>
Sent: Tuesday, April 19, 2022 4:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jim Loveland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jim Loveland
jimloveland52@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: matt gordon <mattgordon2000@yahoo.com>
Sent: Tuesday, April 19, 2022 4:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is matt gordon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
matt gordon
mattgordon2000@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Crowden <mcrowden@aol.com>
Sent: Tuesday, April 19, 2022 4:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Crowden and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Crowden
mcrowden@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annabelle Herbert <annabelleh13@gmail.com>
Sent: Tuesday, April 19, 2022 4:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annabelle Herbert and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annabelle Herbert
annabelleh13@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bonnie Stoeckl <bikerbon46@yahoo.com>
Sent: Tuesday, April 19, 2022 4:20 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bonnie Stoeckl and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bonnie Stoeckl
bikerbon46@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Rev. Paul Bern" <greatestservant62@gmail.com>
Sent: Tuesday, April 19, 2022 4:18 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rev. Paul Bern and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Rev. Paul Bern
greatestservant62@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ko Tanaka <solartango1@gmail.com>
Sent: Tuesday, April 19, 2022 4:13 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ko Tanaka and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ko Tanaka
solartango1@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Justin Philipps <jphilipps1259@gmail.com>
Sent: Tuesday, April 19, 2022 4:13 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Justin Philipps and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Justin Philipps
jphilipps1259@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Wineland <nlwineland@gmail.com>
Sent: Tuesday, April 19, 2022 4:10 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

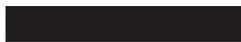
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nancy Wineland


Portland, OR 97214
United States

nlwineland@gmail.com

WINEGAR Michelle

From: Benton Elliott <benton.elliott@gmail.com>
Sent: Tuesday, April 19, 2022 4:10 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

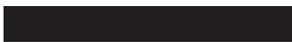
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Sincerely,
Benton Elliott


Eugene, OR 97401
United States

benton.elliott@gmail.com

WINEGAR Michelle

From: Terri Coleman <tcchars@gmail.com>
Sent: Tuesday, April 19, 2022 4:07 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Terri Coleman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Terri Coleman
tcchars@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: MARYGAIL SULLIVAN <MARYGAIL.SULLIVAN@GMAIL.COM>
Sent: Tuesday, April 19, 2022 4:06 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
MARYGAIL SULLIVAN


ESTACADA, OR 97023
United States

MARYGAIL.SULLIVAN@GMAIL.COM

WINEGAR Michelle

From: Tod Boyer <tboy-mail@opendoor.com>
Sent: Tuesday, April 19, 2022 4:04 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tod Boyer and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tod Boyer
tboy-mail@opendoor.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Teresa Young <tbyoung@bvu.net>
Sent: Tuesday, April 19, 2022 4:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Teresa Young and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Teresa Young
tbyoung@bvu.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susanna Askins <tlknkr@gmail.com>
Sent: Tuesday, April 19, 2022 3:59 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

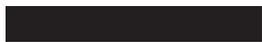
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Susanna Askins


Portland, OR 97230
United States

tlknkr@gmail.com

WINEGAR Michelle

From: clinton keaton <clintonkeaton@bellsouth.net>
Sent: Tuesday, April 19, 2022 3:56 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is clinton keaton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
clinton keaton
clintonkeaton@bellsouth.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Coeli Hoover <coelih@yahoo.com>
Sent: Tuesday, April 19, 2022 3:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Coeli Hoover and I am a research ecologist deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to all generations. Our lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change... with staggering costs both financial and ecological.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a scientist who has been working in a climate related field for years, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Coeli Hoover
coelih@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Victoria Koch <victoria.a.koch@gmail.com>
Sent: Tuesday, April 19, 2022 3:46 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

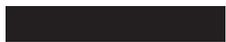
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Victoria Koch


Eugene, OR 97402
United States

victoria.a.koch@gmail.com

WINEGAR Michelle

From: Grace Cruz <graceeloise05@gmail.com>
Sent: Tuesday, April 19, 2022 3:38 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Grace Cruz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Grace Cruz
graceeloise05@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marie Travis <speedymri@yahoo.com>
Sent: Tuesday, April 19, 2022 3:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marie Travis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marie Travis
speedymri@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Steven Cook <cookstevecook@gmail.com>
Sent: Tuesday, April 19, 2022 3:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Steven Cook and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Steven Cook
cookstevecook@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Warner <ghost.concolors@yahoo.com>
Sent: Tuesday, April 19, 2022 3:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Warner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Warner
ghost.concolors@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sarah Spears <sarahspears80@gmail.com>
Sent: Tuesday, April 19, 2022 3:35 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sarah Spears and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sarah Spears
sarahspears80@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Isabella Guinigundo <isabella@futurecoalition.org>
Sent: Tuesday, April 19, 2022 3:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Isabella Guinigundo and I am a 19 year old climate organizer with the Youth Climate Finance Alliance. I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Emery Kiefer <emery@futurecoalition.org>
Sent: Tuesday, April 19, 2022 3:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Emery Kiefer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Emery Kiefer
emery@futurecoalition.org

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janis Millu <ijanis51@yahoo.com>
Sent: Tuesday, April 19, 2022 3:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janis Millu and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Janis Millu
ijanis51@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yasmine Guedalia <yasmine@futurecoalition.org>
Sent: Tuesday, April 19, 2022 3:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yasmine Guedalia and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yasmine Guedalia
yasmine@futurecoalition.org

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Julia Lewis <julialewis249@gmail.com>
Sent: Tuesday, April 19, 2022 3:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Julia Lewis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Julia Lewis
julialewis249@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Abby Saks <abigailsaks@gmail.com>
Sent: Tuesday, April 19, 2022 3:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Abby Saks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Abby Saks
abigailsaks@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Ramirez <scenarioplanner@yahoo.com>
Sent: Tuesday, April 19, 2022 3:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Ramirez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Ramirez
scenarioplanner@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tony Alberico <nofunctionart@yahoo.com>
Sent: Tuesday, April 19, 2022 3:27 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tony Alberico and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tony Alberico
nofunctionart@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jarrett Cloud <jadacloud9@gmail.com>
Sent: Tuesday, April 19, 2022 3:23 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jarrett Cloud and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jarrett Cloud
jadacloud9@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Valerie Elder <n1zigzag@aol.com>
Sent: Tuesday, April 19, 2022 3:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Valerie Elder and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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n1zigzag@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ray Derrickson <rderrickson98@gmail.com>
Sent: Tuesday, April 19, 2022 3:19 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ray Derrickson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Ray Derrickson
rderrickson98@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: mary buchwald <marypbuch1@gmail.com>
Sent: Tuesday, April 19, 2022 3:18 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is mary buchwald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
mary buchwald
marypbuch1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carmen Barroso barroso <cbarroso2406@gmail.com>
Sent: Tuesday, April 19, 2022 3:11 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

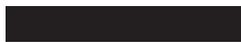
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Carmen Barroso barroso


Portland, OR 97219
United States

cbarroso2406@gmail.com

WINEGAR Michelle

From: x o <balledecristale@gmail.com>
Sent: Tuesday, April 19, 2022 3:02 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is x o and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

x o

balledecristale@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lynn Garavaglia <lgreya@yahoo.cm>
Sent: Tuesday, April 19, 2022 2:58 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lynn Garavaglia and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lynn Garavaglia
lgreya@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Larry Denio <ldenio@rallstech.net>
Sent: Tuesday, April 19, 2022 2:57 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Larry Denio and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Larry Denio
ldenio@rallstech.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Margaret Feurer <margerin80@gmail.com>
Sent: Tuesday, April 19, 2022 2:57 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Margaret Feurer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Margaret Feurer
margerin80@gmail.com

References:

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WINEGAR Michelle

From: Linda Mari <meowmari@sbcglobal.net>
Sent: Tuesday, April 19, 2022 2:56 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Mari and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Linda Mari
meowmari@sbcglobal.net

References:

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WINEGAR Michelle

From: Paula Jackson <mtr.paula@gmail.com>
Sent: Tuesday, April 19, 2022 2:55 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on my children and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As the parent of persons who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Jackson
mtr.paula@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James DeGrave <degravejc@charter.net>
Sent: Tuesday, April 19, 2022 2:46 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James DeGrave and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James DeGrave
degravejc@charter.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pam Fletcher <pfletcher7@peoplepc.com>
Sent: Tuesday, April 19, 2022 2:46 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pam Fletcher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pam Fletcher
pfletcher7@peoplepc.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen Mate <karenmmate@gmail.com>
Sent: Tuesday, April 19, 2022 2:46 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Mate and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen Mate
karenmmate@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lynn Pooley <Pooleyed2@gmail.com>
Sent: Tuesday, April 19, 2022 2:45 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lynn Pooley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lynn Pooley
Pooleyed2@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: NK A <nkace18@gmail.com>
Sent: Tuesday, April 19, 2022 2:42 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is NK A and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
NK A
nkace18@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Liana Lang <lianalang79@yahoo.com>
Sent: Tuesday, April 19, 2022 2:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liana Lang and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Liana Lang
lianalang79@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nanette Gilligan <glamgill@verizon.net>
Sent: Tuesday, April 19, 2022 2:35 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nanette Gilligan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nanette Gilligan
glamgill@verizon.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: aggie perilli <aggie@aggieperilli.com>
Sent: Tuesday, April 19, 2022 2:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is aggie perilli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
aggie perilli
aggie@aggieperilli.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eric Naji <choppers4good@yahoo.com>
Sent: Tuesday, April 19, 2022 2:31 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eric Naji and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eric Naji
choppers4good@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Fran Pletschet <franpletschet@sbcglobal.net>
Sent: Tuesday, April 19, 2022 2:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Fran Pletschet and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Fran Pletschet
franpletschet@sbcglobal.net

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WINEGAR Michelle

From: Harold Watson <watsonh1956@gmail.com>
Sent: Tuesday, April 19, 2022 2:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Harold Watson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dennis Vecchiarello <vecch8@aol.com>
Sent: Tuesday, April 19, 2022 2:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dennis Vecchiarello and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dennis Vecchiarello
vecch8@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: FRED DAVIS <dfred0454@gmail.com>
Sent: Tuesday, April 19, 2022 2:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is FRED DAVIS and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Respectfully I remain
FRED R DAVIS, (MORTAL)

Sincerely,
FRED DAVIS
dfred0454@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: MARILYN MOOSHIE <marilynmooshie@gmail.com>
Sent: Tuesday, April 19, 2022 2:18 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

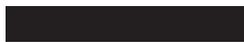
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
MARILYN MOOSHIE


Selma, OR 97538
United States

marilynmooshie@gmail.com

WINEGAR Michelle

From: Nancy Boyd <nancy.brightwings@gmail.com>
Sent: Tuesday, April 19, 2022 2:16 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nancy Boyd


Eugene, OR 97405
United States

nancy.brightwings@gmail.com

WINEGAR Michelle

From: Ida Nissen <idamnissen@gmail.com>
Sent: Tuesday, April 19, 2022 2:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ida Nissen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ida Nissen
idamnissen@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Molly Garrison <mollykg3@gmail.com>
Sent: Tuesday, April 19, 2022 2:14 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

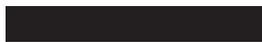
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Molly Garrison


Forest Grove, OR 97116-1750
United States

mollykg3@gmail.com

WINEGAR Michelle

From: Myra Dremeaux <mdremeaux@gmail.com>
Sent: Tuesday, April 19, 2022 2:11 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Myra Dremeaux and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Myra Dremeaux
mdremeaux@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Courtney <courtney@truechange.org>
Sent: Tuesday, April 19, 2022 2:07 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Courtney and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Courtney
courtney@truechange.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Ann Viveros <arturo.viveros@sbcglobal.net>
Sent: Tuesday, April 19, 2022 2:01 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Ann Viveros and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Ann Viveros
arturo.viveros@sbcglobal.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Violante <mviolante44@gmail.com>
Sent: Tuesday, April 19, 2022 2:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Violante and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Violante
mviolante44@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sean Hickey <sean.hickey2@gmail.com>
Sent: Tuesday, April 19, 2022 1:59 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sean Hickey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Sean Hickey
sean.hickey2@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gary Ivey <grusboy@yahoo.com>
Sent: Tuesday, April 19, 2022 1:57 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gary Ivey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Theodore Beloin <tbeloin@gmail.com>
Sent: Tuesday, April 19, 2022 1:57 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Theodore Beloin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Theodore Beloin
tbeloin@gmail.com

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WINEGAR Michelle

From: Patricia Browning <pattibrowning444@gmail.com>
Sent: Tuesday, April 19, 2022 1:53 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

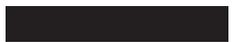
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Patricia Browning


Ashland, OR 97520
United States

pattibrowning444@gmail.com

WINEGAR Michelle

From: Stephen Gilbert <gilbertsj1@yahoo.com>
Sent: Tuesday, April 19, 2022 1:50 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen Gilbert and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephen Gilbert
gilbertsj1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nathaniel Feyma <nfeyma@gmail.com>
Sent: Tuesday, April 19, 2022 1:47 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

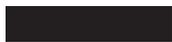
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nathaniel Feyma


Eugene, OR 97404
United States

nfeyma@gmail.com

WINEGAR Michelle

From: ZANE WOODS <bobbymcroberts81@gmail.com>
Sent: Tuesday, April 19, 2022 1:47 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

And thanks for all you do.
Stay well, if possible,

Sincerely,
ZANE WOODS


PORTLAND, OR 97202
United States

bobbymcroberts81@gmail.com

WINEGAR Michelle

From: Tyler Wilcox <tyler.wlcox@gmail.com>
Sent: Tuesday, April 19, 2022 1:46 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tyler Wilcox and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tyler Wilcox
tyler.wlcx@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sheryl Reed <sheryl.n.reed@gmail.com>
Sent: Tuesday, April 19, 2022 1:43 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

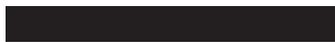
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sheryl Reed


Molalla, OR 97038
United States

sheryl.n.reed@gmail.com

WINEGAR Michelle

From: Ann Nowicki <tazzannie975@gmail.com>
Sent: Tuesday, April 19, 2022 1:41 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ann Nowicki and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ann Nowicki
tazzannie975@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jeana Frazzini <info@sg.actionnetwork.org>
Sent: Tuesday, April 19, 2022 1:42 PM
To: Treasurer Read
Subject: Oregon Must Stop Funding Global Human Rights Violations

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

I am writing to you as a concerned citizen and a supporter of Hindus for Human Rights, India Civil Watch International, and Indian American Muslim Council, calling on the Oregon Investment Council to immediately divest from the NSO Group, the Israeli spyware firm.

In 2017, the state of Oregon invested \$233 million in Novalpina, the private equity firm that later acquired a controlling stake in the NSO Group. This makes the state of Oregon's pension fund the largest indirect investor in a company whose Pegasus spyware has targeted hundreds of human rights defenders around the world.

The NSO Group's Pegasus software is capable of breaking into a smartphone, extracting files, and even turning on the microphone and camera without the user's permission. In India, the Hindu nationalist government of Narendra Modi has deployed Pegasus spyware to target dozens of leading human rights defenders, students, lawyers, journalists, and opposition politicians. Forensic investigations have shown that activist Rona Wilson's phone was infected with Pegasus software a year before his arrest in 2018. Following the revelations of the Pegasus Project, the Press Club of India stated that "This is the first time in the history of this country that all pillars of our democracy — judiciary, Parliamentarians, media, executives & ministers — have been spied upon." India's Supreme Court has since ordered an independent inquiry into the Modi government's use of Pegasus.

Here in the United States, the Biden administration blacklisted the NSO Group in November 2021, describing Pegasus as a "tool of repression." Several members of Congress, including Oregon's own Senator Ron Wyden have called on the Treasury and State Departments to

apply sanctions to the NSO Group under the Global Magnitsky Human Rights Accountability Act.

Surveillance technologies such as Pegasus software threaten our shared human rights, no matter where we live. I am appalled that the tax dollars of Oregonians have been invested in a company that has enabled human rights abuses in India and worldwide.

I urge State Treasurer Tobias Read and the Oregon Investment Council to immediately divest pension funds from NSO – a demand that has been made by Senator Wyden as well. The Oregon Investment Council should also implement a “human rights procurement screening” for all its investments, and especially for the public employee pension fund.

Jeana Frazzini

jmcfrazz@gmail.com



Portland, Oregon 97217

WINEGAR Michelle

From: Tony Wise <twisetwisetwise@yahoo.com>
Sent: Tuesday, April 19, 2022 1:40 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tony Wise and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tony Wise
twisetwisetwise@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: maryann campanella <pmdcamp2@verizon.net>
Sent: Tuesday, April 19, 2022 1:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is maryann campanella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
maryann campanella
pmdcamp2@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Betty Marr <bettymarr@aol.com>
Sent: Tuesday, April 19, 2022 1:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Betty Marr and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Betty Marr
bettymarr@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: JoAnn Kovaly <joannkovaly@gmail.com>
Sent: Tuesday, April 19, 2022 1:32 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is JoAnn Kovaly and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
JoAnn Kovaly
joannkovaly@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Ann Pastore <maryannpastore@gmail.com>
Sent: Tuesday, April 19, 2022 1:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Concerned,

We are called to be good stewards of the earth by GOD. Do you worship money more ? My name is [Mary Ann Pastore] and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and

severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Ann Pastore
maryannpastore@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Peg Reagan <reagan.peg@gmail.com>
Sent: Tuesday, April 19, 2022 1:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Peg Reagan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Peg Reagan
reagan.peg@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: MAEVE BARNUM <maevebarnum@gmail.com>
Sent: Tuesday, April 19, 2022 1:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is MAEVE BARNUM and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
MAEVE BARNUM
maevebarnum@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Emma Weibel <stillcrazy39@gmail.com>
Sent: Tuesday, April 19, 2022 1:30 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

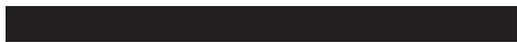
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Emma Weibel


Lake Oswego, OR 97035
United States

stillcrazy39@gmail.com

WINEGAR Michelle

From: Sarah Deumling <sdeumling@gmail.com>
Sent: Tuesday, April 19, 2022 1:30 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

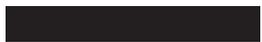
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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sarah Deumling


Rickreall, OR 97371-9747
United States

sdeumling@gmail.com

WINEGAR Michelle

From: Nancy Agacinski <nagacinski@yahoo.com>
Sent: Tuesday, April 19, 2022 1:29 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Agacinski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Agacinski
nagacinski@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Freddie Sykes <vandybballfan@yahoo.com>
Sent: Tuesday, April 19, 2022 1:28 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Freddie Sykes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Freddie Sykes
vandyballfan@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janice Cooper <janicecooperlms@gmail.com>
Sent: Tuesday, April 19, 2022 1:28 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janice Cooper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Janice Cooper
janicecooperlms@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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WINEGAR Michelle

From: Kristen Sartor <cls0004@auburn.edu>
Sent: Tuesday, April 19, 2022 1:28 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring. The time is now to take care of our planet. Its the only one we have. Where will your grandchildren spend their days without it?

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kristen Sartor


Portland, OR 97217
United States

cls0004@auburn.edu

WINEGAR Michelle

From: Tobey Thatcher <thtaz2011@gmail.com>
Sent: Tuesday, April 19, 2022 1:27 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tobey Thatcher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Tobey Thatcher
thtaz2011@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Martha Gorak <martha2503@gmail.com>
Sent: Tuesday, April 19, 2022 1:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Martha Gorak and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Martha Gorak
martha2503@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jay Silver <jaylsilver0@gmail.com>
Sent: Tuesday, April 19, 2022 1:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jay Silver and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jay Silver
jaylsilver0@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carl Prellwitz <ccp.nhlife@gmail.com>
Sent: Tuesday, April 19, 2022 1:24 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carl Prellwitz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carl Prellwitz
ccp.nhlife@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Chris OBrien <chrisbauerobrien@yahoo.com>
Sent: Tuesday, April 19, 2022 1:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Chris OBrien and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Chris OBrien
chrisbauerobrien@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Kris N." <prin@phoenixfi.com>
Sent: Tuesday, April 19, 2022 1:22 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

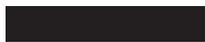
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kris N.


Portland, OR 97213
United States

prin@phoenixfi.com

WINEGAR Michelle

From: Ashley Tupper <ashleyltupper@gmail.com>
Sent: Tuesday, April 19, 2022 1:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashley Tupper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashley Tupper
ashleytupper@gmail.com

References:

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WINEGAR Michelle

From: Kanwaldeep Sekhon <vytor.tsfc@gmail.com>
Sent: Tuesday, April 19, 2022 1:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kanwaldeep Sekhon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kanwaldeep Sekhon
vytor.tsfc@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joyce Thomas <msctstewart05@icloud.com>
Sent: Tuesday, April 19, 2022 1:19 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joyce Thomas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joyce Thomas
msctstewart05@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Glenn Koehrsen <gdkoehrsen@gmail.com>
Sent: Tuesday, April 19, 2022 1:19 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

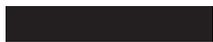
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Glenn Koehrsen


Mulino, OR 97042
United States

gdkoehrsen@gmail.com

WINEGAR Michelle

From: Robert Moore <20daisy09@gmail.com>
Sent: Tuesday, April 19, 2022 1:17 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Moore and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Moore
20daisy09@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Arlene Macintosh <energygal7@aol.com>
Sent: Tuesday, April 19, 2022 1:16 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Arlene Macintosh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Arlene Macintosh
energygal7@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Terry Tedesco <ttedesco49@yahoo.com>
Sent: Tuesday, April 19, 2022 1:16 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Terry Tedesco and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Terry Tedesco
ttedesco49@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Ford <jamesford1@icloud.com>
Sent: Tuesday, April 19, 2022 1:12 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Ford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Ford
jamesford1@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristopher Burrell <kbryb@yahoo.com>
Sent: Tuesday, April 19, 2022 1:11 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristopher Burrell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristopher Burrell
kbryb@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tobey Thatcher <tobey_t_2000@yahoo.com>
Sent: Tuesday, April 19, 2022 1:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tobey Thatcher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tobey Thatcher
tobey_t_2000@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Timothy Duda <timduda@aol.com>
Sent: Tuesday, April 19, 2022 1:10 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Timothy Duda and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Timothy Duda
timduda@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Amanda Hauck <glasseye8@yahoo.com>
Sent: Tuesday, April 19, 2022 1:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amanda Hauck and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Amanda Hauck
glasseye8@yahoo.com

References:

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WINEGAR Michelle

From: Anita Albertson <1nannyjean4u@gmail.com>
Sent: Tuesday, April 19, 2022 1:06 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

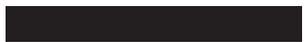
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Anita Albertson


Portland, OR 97203-2637
United States

1nannyjean4u@gmail.com

WINEGAR Michelle

From: Helen Hays <hlhays75@gmail.org>
Sent: Tuesday, April 19, 2022 1:03 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

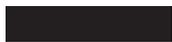
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Sincerely,
Helen Hays


Oregon City, OR 97048
United States

hlhays75@gmail.org

WINEGAR Michelle

From: Laurie Azzoto <azzoto@aol.com>
Sent: Tuesday, April 19, 2022 12:59 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurie Azzoto and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurie Azzoto
azzoto@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janet Weil <janet.weil13@gmail.com>
Sent: Tuesday, April 19, 2022 12:59 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

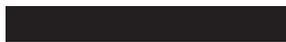
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Janet Weil


Portland, OR 97229
United States

janet.weil13@gmail.com

WINEGAR Michelle

From: Nancy Boyd <nancy.brightwings@gmail.com>
Sent: Tuesday, April 19, 2022 12:59 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nancy Boyd


Eugene, OR 97405
United States

nancy.brightwings@gmail.com

WINEGAR Michelle

From: Sophie Thomas <trove.misery-0a@icloud.com>
Sent: Tuesday, April 19, 2022 12:57 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sophie Thomas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sophie Thomas
trove.misery-0a@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hal Pillinger <hp.pillfam@verizon.net>
Sent: Tuesday, April 19, 2022 12:56 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hal Pillinger and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hal Pillinger
hp.pillfam@verizon.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Pope <popesandburns@aol.com>
Sent: Tuesday, April 19, 2022 12:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Pope and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Nancy Pope
popesandburns@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rosemary Tann <rocatgo@gmail.com>
Sent: Tuesday, April 19, 2022 12:52 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rosemary Tann and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Rosemary Tann
rocatgo@gmail.com

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WINEGAR Michelle

From: claren hissong <cdhissong08@gmail.com>
Sent: Tuesday, April 19, 2022 12:52 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is claren hissong and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
claren hissong
cdhissong08@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barry Cutler <bcutler529@gmail.com>
Sent: Tuesday, April 19, 2022 12:51 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barry Cutler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barry Cutler
bcutler529@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From:Carolynn Kohout <earthwindspirit9@gmail.com>
Sent:Tuesday, April 19, 2022 12:49 PM
To:Treasurer Read
Subject:Please vote YES on the climate resolutions this spring!

Follow Up Flag:Follow up
Flag Status:Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario"
- at bank and insurance shareholder meetings this spring.

Last year,
the International Energy Agency (IEA) released the world's most comprehensive study
- of what is required to meet the goals of the Paris Agreement.

One of the IEA's most important findings is that
- "there is no need for investment in new fossil fuel supply"
- if we want to curtail global warming to 1.5°C.

However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal.
At 2°C of warming,
- hundreds of millions more people will be impacted by extreme heat,
- sea-level rise,
- crop failure,
- punishing droughts, and
- other extreme weather events.

Exceeding 1.5°C will also
- jeopardize the global economy.
It's estimated that
- limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world
- has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition,
continued investment
- in fossil fuels
exposes our state's funds to substantial financial risk.

In order to meet 1.5° targets,

fossil fuel infrastructure built this year

- will have to come off-line
- well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels
- to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from

- the climate crisis and
- the financial risk

that comes from investing in fossil fuels.

I urge you to vote YES on the climate resolutions

- before major banks and insurance companies this spring.

Sincerely,
Carolynn Kohout


Hillsboro, OR 97124-2574
United States

earthwindspirit9@gmail.com

WINEGAR Michelle

From: Frankie McGrattan <fmcg1@telus.net>
Sent: Tuesday, April 19, 2022 12:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Frankie McGrattan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Frankie McGrattan
fmcg1@telus.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara Leicht <tashabuster2@gmail.com>
Sent: Tuesday, April 19, 2022 12:47 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Barbara Leicht

████████████████████
Lebanon, OR 97355
United States

tashabuster2@gmail.com

WINEGAR Michelle

From: C L Vance <hassock.carpal_0a@icloud.com>
Sent: Tuesday, April 19, 2022 12:44 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

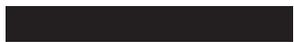
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
C L Vance


Portland, OR 97206
United States

hassock.carpal_0a@icloud.com

WINEGAR Michelle

From: ann gilson <ann.gilson321@gmail.com>
Sent: Tuesday, April 19, 2022 12:43 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is ann gilson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
ann gilson
ann.gilson321@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kathleen Ruiz <kat77klaws@gmail.com>
Sent: Tuesday, April 19, 2022 12:42 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

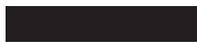
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kathleen Ruiz


Seaside, OR 97138
United States

kat77klaws@gmail.com

WINEGAR Michelle

From: Lisa Gentry <gentry.3inaustin@gmail.com>
Sent: Tuesday, April 19, 2022 12:41 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lisa Gentry and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lisa Gentry
gentry.3inaustin@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Andy Hulett <andyb1027@gmail.com>
Sent: Tuesday, April 19, 2022 12:39 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Andy Hulett and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Andy Hulett
andyb1027@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jennifer Kain <jchokain@gmail.com>
Sent: Tuesday, April 19, 2022 12:39 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

I can appreciate the weight of your concerns as you run for State Governor. The importance of the climate issue to everyday citizens needs to be addressed by all of our state leaders.

Thank you, and best wishes,

Sincerely,
Jennifer Kain


Portland, OR 97225

United States

jchokain@gmail.com

WINEGAR Michelle

From: Rhoda Levine <rhodadir@gmail.com>
Sent: Tuesday, April 19, 2022 12:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rhoda Levine and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Rhoda Levine
rhodadir@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sue Ellen Lupien <sueellenlupien@yahoo.com>
Sent: Tuesday, April 19, 2022 12:35 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sue Ellen Lupien and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sue Ellen Lupien
sueellenlupien@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Watters <mattsgrandmom@yahoo.com>
Sent: Tuesday, April 19, 2022 12:35 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Watters and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Watters
mattsgrandmom@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Grace Byrne <dewdrop000@yahoo.com>
Sent: Tuesday, April 19, 2022 12:34 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Grace Byrne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Grace Byrne
dewdrop000@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: russell archer <russellarcher@gmail.com>
Sent: Tuesday, April 19, 2022 12:35 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

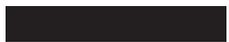
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
russell archer


portland, OR 97218
United States

russellarcher@gmail.com

WINEGAR Michelle

From: Anthony Everitt <anthonyeveritt77@yahoo.com>
Sent: Tuesday, April 19, 2022 12:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Everitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anthony Everitt
anthonyeveritt77@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linta Bryant <jaslyn7219@gmail.com>
Sent: Tuesday, April 19, 2022 12:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linta Bryant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linta Bryant
jaslyn7219@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen Spradlin <wohlbold_2000@yahoo.com>
Sent: Tuesday, April 19, 2022 12:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Spradlin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen Spradlin
wohlbold_2000@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Basey Klopp <bklopp@gmail.com>
Sent: Tuesday, April 19, 2022 12:33 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

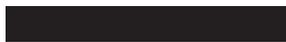
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Basey Klopp


Bend, OR 97703
United States

bklopp@gmail.com

WINEGAR Michelle

From: Peter Miller <peteskitoo@gmail.com>
Sent: Tuesday, April 19, 2022 12:33 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

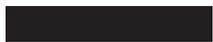
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Peter Miller


Portland, OR 97214
United States

peteskitoo@gmail.com

WINEGAR Michelle

From: Mark Woodlief <markwoodlief@gmail.com>
Sent: Tuesday, April 19, 2022 12:32 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

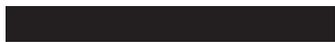
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mark Woodlief


Portland, OR 97209
United States

markwoodlief@gmail.com

WINEGAR Michelle

From: Philip Traynof <praynor37@gmail.com>
Sent: Tuesday, April 19, 2022 12:32 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

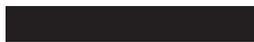
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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Sincerely,
Philip Traynof


Salem OR, OR 97302
United States

praynor37@gmail.com

WINEGAR Michelle

From: Amalia Gladhart <amalia.gladhart@gmail.com>
Sent: Tuesday, April 19, 2022 12:31 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

There is no more urgent crisis facing Oregonians than climate change, and every single one of our officeholders must be willing to act. I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring. Anything less would be a dereliction of duty.

Sincerely,
Amalia Gladhart


Eugene, OR 97405
United States

amalia.gladhart@gmail.com

WINEGAR Michelle

From: Joyce Winslow <jowins@comcast.net>
Sent: Tuesday, April 19, 2022 12:31 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

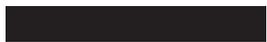
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Joyce Winslow


Eugene, OR 97403
United States

jowins@comcast.net

WINEGAR Michelle

From: Geno T <genott@aol.com>
Sent: Tuesday, April 19, 2022 12:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Tobias Read,

My name is Geno T and I am extremely alarmed (as you should be) about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather will have on me and future generations. You must support critical climate resolutions this shareholder season.

All use of all fossil fuels must end as soon as possible if humanity is going to survive on the planet - it's as simple as that. You're in a position to have some influence on this goal. The more you allow the old normal to continue, the more death and devastation you're enabling in the distant and not-so-distant future.

This year, shareholders have filed climate resolutions at the six largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Geno T
genott@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joan Parks <hmrefuge@gmail.com>
Sent: Tuesday, April 19, 2022 12:29 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joan Parks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joan Parks
hmrefuge@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Peter Miller <peteskitoo@gmail.com>
Sent: Tuesday, April 19, 2022 12:28 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

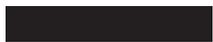
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Peter Miller


Portland, OR 97214
United States

peteskitoo@gmail.com

WINEGAR Michelle

From: Edward Necker <ednecker5@gmail.com>
Sent: Tuesday, April 19, 2022 12:28 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Edward Necker


Eugene, OR 97404
United States

ednecker5@gmail.com

WINEGAR Michelle

From: Kenneth Steel <ltcksteel@comcast.net>
Sent: Tuesday, April 19, 2022 12:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Kenneth Steel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kenneth Steel
ltcksteel@comcast.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandy Dumke <scdumke735@gmail.com>
Sent: Tuesday, April 19, 2022 12:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandy Dumke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandy Dumke
scdumke735@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Donna Robin Lippman <donna robin@verizon.net>
Sent: Tuesday, April 19, 2022 12:18 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Donna Robin Lippman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Donna Robin Lippman
donnarobin@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kathleen Batson <lulu@rumblebuss.com>
Sent: Tuesday, April 19, 2022 12:18 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kathleen Batson and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious. My son and his generation's entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

Thank you.

Sincerely,
Kathleen Batson
lulu@rubblebuss.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: A G <backintime999@gmail.cok>
Sent: Tuesday, April 19, 2022 12:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is A G and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

A G

backintime999@gmail.cok

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: JANE MARA <jemara3@yahoo.com>
Sent: Tuesday, April 19, 2022 12:13 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is JANE MARA and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious. Going forward, all lives, especially those of young people, will be drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United

States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

For all the young persons whose entire lives will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
JANE MARA
jemara3@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Thomas Holman <tomholman@verizon.net>
Sent: Tuesday, April 19, 2022 12:11 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Thomas Holman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Thomas Holman
tomholman@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristin Smith <kleonard19@yahoo.com>
Sent: Tuesday, April 19, 2022 12:07 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristin Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristin Smith
kleonard19@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jerry Rivers <jerry.rivers13@yahoo.com>
Sent: Tuesday, April 19, 2022 12:06 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jerry Rivers and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jerry Rivers
jerry.rivers13@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Donna Lozano <donnaylozano@gmail.com>
Sent: Tuesday, April 19, 2022 12:05 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Donna Lozano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Donna Lozano
donnaylozano@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anthony Measham <ameasham@aol.com>
Sent: Tuesday, April 19, 2022 12:00 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Measham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anthony Measham
ameasham@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: George Hanas <beanmanbud2@gwcmail.net>
Sent: Tuesday, April 19, 2022 11:59 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is George Hanas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
George Hanas
beanmanbud2@gwcmail.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Felicity Hohenshelt <Licy75@aol.com>
Sent: Tuesday, April 19, 2022 11:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Felicity Hohenshelt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Felicity Hohenshelt
Licy75@aol.com

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WINEGAR Michelle

From: Mark Hayduke Grenard <grenardmarkhayduke@yahoo.com>
Sent: Tuesday, April 19, 2022 11:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mark Hayduke Grenard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Hayduke Grenard
grenardmarkhayduke@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charles Beard <cd76@verizon.net>
Sent: Tuesday, April 19, 2022 11:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Charles Beard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Charles Beard
cd76@verizon.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alan Morgenstein <armament98@aol.com>
Sent: Tuesday, April 19, 2022 11:54 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alan Morgenstein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Alan Morgenstein
armament98@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Douglas Quackenbush <doug.quackenbush@gmail.com>
Sent: Tuesday, April 19, 2022 11:51 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Douglas Quackenbush and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Douglas Quackenbush
doug.quackenbush@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Cathy King-Chuparkoff" <cnsrxfan24@aol.com>
Sent: Wednesday, April 20, 2022 3:11 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cathy King-Chuparkoff and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cathy King-Chuparkoff
cnsrxfan24@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristen Swanson <kristensart@gmail.com>
Sent: Wednesday, April 20, 2022 3:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristen Swanson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kristen Swanson
kristensart@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: m scheare <mscheare@yahoo.com>
Sent: Wednesday, April 20, 2022 3:00 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

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Dear Tobias Read,

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This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
m scheare
mscheare@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristen Swanson <kristensart@gmail.com>
Sent: Wednesday, April 20, 2022 2:57 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kristen Swanson


Springfield, OR 97477
United States

kristensart@gmail.com

WINEGAR Michelle

From: Susan Babbitt <philad49@att.net>
Sent: Wednesday, April 20, 2022 2:36 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Babbitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Babbitt
philad49@att.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Hanks <laura.hanks7@gmail.com>
Sent: Wednesday, April 20, 2022 2:18 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Laura Hanks


Milwaukie, OR 97222
United States

laura.hanks7@gmail.com

WINEGAR Michelle

From: Astrid van der Geest <astrid_1962@hotmail.com>
Sent: Wednesday, April 20, 2022 2:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Astrid van der Geest and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Astrid van der Geest
astrid_1962@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: doug franklin <ldfranklinxx@yahoo.com>
Sent: Wednesday, April 20, 2022 1:36 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is doug franklin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
doug franklin
ldfranklinxx@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: jody berman <bermanjody@gmail.com>
Sent: Wednesday, April 20, 2022 1:32 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is jody berman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
jody berman
bermanjody@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christi E Dillon <racegirl1971@yahoo.com>
Sent: Wednesday, April 20, 2022 1:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christi E Dillon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christi E Dillon
racegirl1971@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Iannuzzelli <nancyiannuzzelli@gmail.com>
Sent: Wednesday, April 20, 2022 12:42 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Iannuzzelli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Iannuzzelli
nancyiannuzzelli@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Melanie Dieringer <dieringermelanie@gmail.com>
Sent: Wednesday, April 20, 2022 12:17 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melanie Dieringer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melanie Dieringer
dieringermelanie@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Isha Trivedi <ishatriv@gmail.com>
Sent: Wednesday, April 20, 2022 11:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Isha Trivedi and I am a college student extremely concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am reaching out to you today to ask that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Isha Trivedi
ishatriv@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christine Taylor <litasberrypatch@gmail.com>
Sent: Wednesday, April 20, 2022 11:32 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Christine Taylor


Portland, OR 97213
United States

litasberrypatch@gmail.com

WINEGAR Michelle

From: Larry Weingart <larweing@hotmail.com>
Sent: Wednesday, April 20, 2022 10:39 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Larry Weingart and I am a retired person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Pathway changes by 2050 or sooner doesn't do anything right now, which makes these intentions meaningless. For any change to be effective, it must begin immediately all over the world. I don't expect you to actually do anything about this. No one will. Our world is f***ed.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their meaningless promises.

This issue is serious to us as our lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a retired person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Larry Weingart
larweing@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Margaret Dukes <mcorbettd@gmail.com>
Sent: Wednesday, April 20, 2022 10:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Margaret Dukes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Margaret Dukes
mcorbettd@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Jo Mann <maryjomannpdx@gmail.com>
Sent: Wednesday, April 20, 2022 10:05 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mary Jo Mann


Portland, OR 97214
United States

maryjomannpdx@gmail.com

WINEGAR Michelle

From: Taza Guthrie <tazag@yahoo.com>
Sent: Wednesday, April 20, 2022 10:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Taza Guthrie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Taza Guthrie
tazag@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brian Close <brianjclose@yahoo.co.uk>
Sent: Wednesday, April 20, 2022 9:42 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brian Close and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brian Close
brianjclose@yahoo.co.uk

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Melanie Lewis <lewisdj@nep.net>
Sent: Wednesday, April 20, 2022 9:26 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melanie Lewis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melanie Lewis
lewisdj@nep.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barry Oaks <barrysoaks@gmail.com>
Sent: Wednesday, April 20, 2022 9:26 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Barry Oaks


Eugene, OR 97405-8644
United States

barrysoaks@gmail.com

WINEGAR Michelle

From: Laurie LaGoe <lal8607@yahoo.com>
Sent: Wednesday, April 20, 2022 9:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurie LaGoe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurie LaGoe
lal8607@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Noelle Studer-Spevak" <noelle@familiesforclimate.org>
Sent: Wednesday, April 20, 2022 8:54 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Noelle Studer-Spevak


Portland, OR 97218
United States

noelle@familiesforclimate.org

WINEGAR Michelle

From: Hailey S <hailey.stuben@hoodriver.k12.or.us>
Sent: Wednesday, April 20, 2022 8:36 AM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Hailey S

WINEGAR Michelle

From: Savannah Dali <dalis.purple12@gmail.com>
Sent: Wednesday, April 20, 2022 8:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Savannah Dali and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Savannah Dali
dalis.purple12@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ralph DeSorbo <radesorbo@nycap.rr.com>
Sent: Wednesday, April 20, 2022 7:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ralph DeSorbo and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to all U.S.A. citizens. Our lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ralph A. DeSorbo
Email address: radesorbo@nycap.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rory Tipping <rorytipping@ymail.com>
Sent: Wednesday, April 20, 2022 6:44 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rory Tipping and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Rory Tipping
rorytipping@ymail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Seltzer <ees01@earthlink.net>
Sent: Wednesday, April 20, 2022 6:43 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Seltzer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Seltzer
ees01@earthlink.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Greg Brown <gbtrigeek@aol.com>
Sent: Wednesday, April 20, 2022 6:28 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Greg Brown and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Greg Brown
gbtrigeek@aol.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Swilling <cswilling@gmail.com>
Sent: Wednesday, April 20, 2022 6:25 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Swilling and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Swilling
cswilling@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laurel Pace <laurelaspen1@gmail.com>
Sent: Wednesday, April 20, 2022 6:20 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurel Pace and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurel Pace
laurelaspen1@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Baldwin <toughmom49@gmail.com>
Sent: Wednesday, April 20, 2022 6:20 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Baldwin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane Baldwin
toughmom49@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robert Vose <rvose01@gmail.com>
Sent: Wednesday, April 20, 2022 6:11 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Vose and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Vose
rvose01@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Haley K <hkuntz@my.hpu.edu>
Sent: Wednesday, April 20, 2022 6:01 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Haley K and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Haley K
hkuntz@my.hpu.edu

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dana Waldman <dwaldman05@gmail.com>
Sent: Wednesday, April 20, 2022 5:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dana Waldman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Dana Waldman
dwaldman05@gmail.com

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WINEGAR Michelle

From: Elizabeth Kelly <simmygirl34@gmail.com>
Sent: Wednesday, April 20, 2022 5:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Kelly and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Kelly
simmygirl34@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christy Folk <christyfolk@embarqmail.com>
Sent: Wednesday, April 20, 2022 5:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christy Folk and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christy Folk
christyfolk@embarqmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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WINEGAR Michelle

From: Maria Rua <phoenix_chick_2000@yahoo.com>
Sent: Wednesday, April 20, 2022 5:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maria Rua and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maria Rua
phoenix_chick_2000@yahoo.com

References:

- [1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>
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- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maria Rua <phoenix_chick_2000@yahoo.com>
Sent: Wednesday, April 20, 2022 4:59 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maria Rua and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maria Rua
phoenix_chick_2000@yahoo.com

References:

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- [3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>
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- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leslie Smith <tangelt@live.com>
Sent: Wednesday, April 20, 2022 4:46 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leslie Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leslie Smith
tangelt@live.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gwendolyn Wetz <1800gewlap@gmail.com>
Sent: Wednesday, April 20, 2022 4:08 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gwendolyn Wetz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gwendolyn Wetz
1800gewlap@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leotien Parlevliet <leotien@gmail.com>
Sent: Wednesday, April 20, 2022 3:10 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leotien Parlevliet and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leotien Parlevliet
leotien@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leotien Parlevliet <leotien@gmail.com>
Sent: Wednesday, April 20, 2022 3:09 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leotien Parlevliet and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leotien Parlevliet
leotien@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bonnie Helmer <bonniehelmer@gmail.com>
Sent: Wednesday, April 20, 2022 3:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bonnie Helmer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bonnie Helmer
bonniehelmer@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: gabriele holland <HOLLANDGABBIE@gmail.com>
Sent: Wednesday, April 20, 2022 2:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is gabriele holland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
gabriele holland
HOLLANDGABBIE@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deirdre Downey <deirdree06@gmail.com>
Sent: Wednesday, April 20, 2022 2:26 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deirdre Downey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deirdre Downey
deirdree06@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jacqueline Graham <graham13therock@yahoo.com>
Sent: Wednesday, April 20, 2022 2:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jacqueline Graham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jacqueline Graham
graham13therock@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: William Watts <wmwatts8@aol.com>
Sent: Wednesday, April 20, 2022 2:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is William Watts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
William Watts
wmwatts8@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yadira Diaz <yadiradiaz1110@yahoo.com>
Sent: Wednesday, April 20, 2022 1:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yadira Diaz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yadira Diaz
yadiradiaz1110@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yadira Diaz <yadiradiaz1110@yahoo.com>
Sent: Wednesday, April 20, 2022 1:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

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Dear Tobias Read,

My name is Yadira Diaz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yadira Diaz
yadiradiaz1110@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maria Gomez Murphy <mariagomezmurphy@gmail.com>
Sent: Wednesday, April 20, 2022 12:25 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maria Gomez Murphy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maria Gomez Murphy
mariagomezmurphy@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annita Bowman <annitabowman@gmail.com>
Sent: Wednesday, April 20, 2022 12:12 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annita Bowman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Annita Bowman
annitabowman@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashlee Jones <gapeachfuzz86@yahoo.com>
Sent: Wednesday, April 20, 2022 12:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashlee Jones and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashlee Jones
gapeachfuzz86@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Anaïs Cudel" <sianaducel@gmail.com>
Sent: Wednesday, April 20, 2022 12:05 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anaïs Cudel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anaïs Cudel
sianaducel@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annita Bowman <annitabowman@gmail.com>
Sent: Wednesday, April 20, 2022 12:05 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Annita Bowman


Ontario, OR 97914
United States

annitabowman@gmail.com

WINEGAR Michelle

From: Gina Gallo <reinwgaule@yahoo.com>
Sent: Wednesday, April 20, 2022 12:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gina Gallo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gina Gallo
reinwgaule@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Johnny Ffiles <yannidimitri@gmail.com>
Sent: Wednesday, April 20, 2022 12:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Johnny Ffiles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Johnny Ffiles
yannidimitri@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: michael lever <lever.michael@gmail.com>
Sent: Tuesday, April 19, 2022 11:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is michael lever and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
michael lever
lever.michael@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Grieser <grieser5359@gmail.com>
Sent: Tuesday, April 19, 2022 11:51 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Grieser and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pamela Grieser
grieser5359@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bruce Nicholson <brucen@maine.edu>
Sent: Tuesday, April 19, 2022 11:42 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bruce Nicholson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bruce Nicholson
brucen@maine.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Koeno vd Schuur <couneaux@hotmail.com>
Sent: Tuesday, April 19, 2022 11:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Koeno vd Schuur and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Koeno vd Schuur
couneaux@hotmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Auer <patricia.auer51@gmail.com>
Sent: Tuesday, April 19, 2022 11:01 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Auer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Auer
patricia.auer51@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tom Csuhata <tomcsuhata@gmail.com>
Sent: Tuesday, April 19, 2022 10:18 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tom Csuhata and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Tom Csuhata
tomcsuhata@gmail.com

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WINEGAR Michelle

From: Croitiene ganMoryn <adanto@jps.net>
Sent: Tuesday, April 19, 2022 9:47 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Croitiene ganMoryn and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Angela Jones <amjones1971@yahoo.com>
Sent: Tuesday, April 19, 2022 9:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angela Jones and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Angela Jones
amjones1971@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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WINEGAR Michelle

From: Judith Eda <judyeda@gmail.com>
Sent: Tuesday, April 19, 2022 9:08 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm urging you to vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

Last summer it was 116°F in the shade on my front porch here in Portland: INTOLERABLE! The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Judith Eda


Portland, OR 97218
United States

judyeda@gmail.com

WINEGAR Michelle

From: "d'Anne MacNeil" <goofyme@cox.net>
Sent: Tuesday, April 19, 2022 9:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is d'Anne MacNeil and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
d'Anne MacNeil
goofyme@cox.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: GAIL LUNDE <lundegail@gmail.com>
Sent: Tuesday, April 19, 2022 8:55 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is GAIL LUNDE and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
GAIL LUNDE
lundegail@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brenda Nieland <brenda5155@gmail.com>
Sent: Tuesday, April 19, 2022 8:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brenda Nieland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brenda Nieland
brenda5155@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jon Hager <stormcrow60@xmission.com>
Sent: Tuesday, April 19, 2022 8:39 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jon Hager and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jon Hager
stormcrow60@xmission.com

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- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jared Windus <jared.windus@gmail.com>
Sent: Tuesday, April 19, 2022 8:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jared Windus and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jared Windus
jared.windus@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Lynn Rambo-Jones" <rambojones@me.com>
Sent: Tuesday, April 19, 2022 8:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lynn Rambo-Jones and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lynn Rambo-Jones
rambojones@me.com

References:

- [1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>
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- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alex Giron <Alexandria.giron@cox.net>
Sent: Tuesday, April 19, 2022 8:30 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alex Giron and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Alex Giron
Alexandria.giron@cox.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Phillip Hope <phillip.hope@gmail.com>
Sent: Tuesday, April 19, 2022 8:27 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Phillip Hope and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Phillip Hope
phillip.hope@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "A. Rossner" <sbvdines@aim.com>
Sent: Tuesday, April 19, 2022 8:27 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is A. Rossner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
A. Rossner
sbvdines@aim.com

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WINEGAR Michelle

From: Karl Lohrmann <lohrmann.karl@att.net>
Sent: Tuesday, April 19, 2022 8:13 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karl Lohrmann and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Karl Lohrmann
lohrmann.karl@att.net

References:

- [1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>
- [2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>
- [3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>
- [4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>
- [5] <https://www.unepfi.org/net-zero-banking/members/>
- [6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>
- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Igor Tandetnik <igor@tandetnik.org>
Sent: Tuesday, April 19, 2022 8:12 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Igor Tandetnik and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Igor Tandetnik
igor@tandetnik.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen a Johnson <seasaj777@gmail.com>
Sent: Tuesday, April 19, 2022 8:08 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen a Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephen a Johnson
seasaj777@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eileene Gillson <egillson3@gmail.com>
Sent: Tuesday, April 19, 2022 8:06 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Eileene Gillson


Sherwood, OR 97140
United States

egillson3@gmail.com

WINEGAR Michelle

From: Christina Viljoen <viljo3059@gmail.com>
Sent: Tuesday, April 19, 2022 8:04 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christina Viljoen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christina Viljoen
viljo3059@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Guthrie <guthrielarason@verizon.net>
Sent: Tuesday, April 19, 2022 8:03 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Guthrie and I am an old person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As an old person who will be deeply affected by watching the effects of climate change and the continued rampant use of fossil fuels on my daughter, granddaughters, and great-grandson, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Guthrie
guthrielarason@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charlie Trapp <charlie.trapp@gmail.com>
Sent: Tuesday, April 19, 2022 7:50 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Charlie Trapp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Charlie Trapp
charlie.trapp@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Taylor Smith <taylor-smith1051@gmail.com>
Sent: Tuesday, April 19, 2022 7:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Taylor Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Taylor Smith
taylorsmith1051@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Hendrix <bendher63@gmail.com>
Sent: Tuesday, April 19, 2022 7:35 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Linda Hendrix


Bend, OR 97702
United States

bendher63@gmail.com

WINEGAR Michelle

From: Douglas Kacir <dougakacir@yahoo.com>
Sent: Tuesday, April 19, 2022 7:17 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Douglas Kacir


Portland, OR 97209
United States

dougkacir@yahoo.com

WINEGAR Michelle

From: Xiaoying Li <xiaoyingli10@aol.com>
Sent: Tuesday, April 19, 2022 7:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Xiaoying Li and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Xiaoying Li
xiaoyingli10@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Erika Gonzalez <erigonza256@gmail.com>
Sent: Tuesday, April 19, 2022 7:06 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erika Gonzalez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Erika Gonzalez
erigonzaalez256@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Charlotte Stuart-Tilley" <homeschool.charlotte@gmail.com>
Sent: Tuesday, April 19, 2022 7:03 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Charlotte Stuart-Tilley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Charlotte Stuart-Tilley
homeschool.charlotte@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kelly Caffrey <scarefoot@yahoo.com>
Sent: Tuesday, April 19, 2022 7:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kelly Caffrey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kelly Caffrey
scarefoot@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Spacek <mike_spacek@csx.com>
Sent: Tuesday, April 19, 2022 6:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Spacek and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Spacek
mike_spacek@csx.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anna Cowen <annaysun@yahoo.com>
Sent: Tuesday, April 19, 2022 6:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anna Cowen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anna Cowen
annaysun@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Ms. Erin Noelle" <dragonflywellness@yahoo.com>
Sent: Tuesday, April 19, 2022 6:56 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ms. Erin Noelle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ms. Erin Noelle
dragonflywellness@yahoo.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marguerite Donnay <MimiDonnay@gmail.com>
Sent: Tuesday, April 19, 2022 6:52 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marguerite Donnay and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marguerite Donnay
MimiDonnay@gmail.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Claudia Reed <claud2re@aol.com>
Sent: Tuesday, April 19, 2022 6:45 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Claudia Reed and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Claudia Reed
claud2re@aol.com

References:

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WINEGAR Michelle

From: Cionin Lorenzo <xionin@gmail.com>
Sent: Tuesday, April 19, 2022 6:38 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cionin Lorenzo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Cionin Lorenzo
xionin@gmail.com

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[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristy Giles <kristygiles@aol.com>
Sent: Tuesday, April 19, 2022 6:37 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristy Giles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristy Giles
kristygiles@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Zachary Rosenberg <sunydays33304@yahoo.com>
Sent: Tuesday, April 19, 2022 6:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Zachary Rosenberg and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Zachary Rosenberg
sunnydays33304@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Susan Castelli-Hill" <joyoussafefree@yahoo.com>
Sent: Tuesday, April 19, 2022 6:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Castelli-Hill and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Castelli-Hill
joyoussafefree@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bonnie Lynn MacKinnon <bmackinnonwitherspoon@yahoo.com>
Sent: Tuesday, April 19, 2022 6:13 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bonnie Lynn MacKinnon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bonnie Lynn MacKinnon
bmackinnonwitherspoon@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lecil McGlocklin <isabellemrl722@gmail.com>
Sent: Tuesday, April 19, 2022 6:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lecil McGlocklin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lecil McGlocklin
isabelleml722@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Perry Kendall <PearEmail@gmail.com>
Sent: Tuesday, April 19, 2022 5:59 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Perry Kendall and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Perry Kendall
PearEmail@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Martha Brown <mbrown05@charter.net>
Sent: Tuesday, April 19, 2022 5:57 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Martha Brown and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Martha Brown
mbrown05@charter.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nicholas Ribeiro <nicholasmribeiro@gmail.com>
Sent: Tuesday, April 19, 2022 5:55 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nicholas Ribeiro and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nicholas Ribeiro
nicholasmribeiro@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nicola Giorgio <ncl.grg@gmail.com>
Sent: Tuesday, April 19, 2022 5:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nicola Giorgio and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nicola Giorgio
ncl.grg@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mabel Felices Castillo <m.happy1326@gmail.com>
Sent: Tuesday, April 19, 2022 5:52 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mabel Felices Castillo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Mabel Felices Castillo
m.happy1326@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ari Karlin <arikarlin1@gmail.com>
Sent: Tuesday, April 19, 2022 5:48 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ari Karlin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ari Karlin
arikarlin1@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Patten <aweeble25@gmail.com>
Sent: Tuesday, April 19, 2022 5:46 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robin Patten and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robin Patten
aweeble25@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Vanessa Salazar <vanessasalazar071@gmail.com>
Sent: Tuesday, April 19, 2022 5:43 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Vanessa Salazar and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vanessa Salazar
vanessasalazar071@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Shawn Troxell <sbrown3348@yahoo.com>
Sent: Tuesday, April 19, 2022 5:43 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Shawn Troxell and I am a 61 year old woman deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Shawn Troxell
sbrown3348@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nadine Augustine <queenbee0987654321@gmail.com>
Sent: Tuesday, April 19, 2022 5:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nadine Augustine and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nadine Augustine
queenbee0987654321@gmail.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sue Whitlock <stexasred51@aol.com>
Sent: Tuesday, April 19, 2022 5:37 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sue Whitlock and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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WINEGAR Michelle

From: The Rev Dr Edward Kern <amazinggrace3@sbcglobal.net>
Sent: Tuesday, April 19, 2022 5:34 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is The Rev Dr Edward Kern and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karolyn Burns <biogeek91@gmail.com>
Sent: Tuesday, April 19, 2022 5:34 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karolyn Burns and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karolyn Burns
biogeek91@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lynn Buehler <lynninism@gmail.com>
Sent: Tuesday, April 19, 2022 5:34 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lynn Buehler and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lynn Buehler
lynninsm@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Amber Rogers <kitkat6151@gmail.com>
Sent: Tuesday, April 19, 2022 5:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amber Rogers and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Amber Rogers
kitkat6151@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Wylie <wyliepat@hotmail.com>
Sent: Tuesday, April 19, 2022 5:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Wylie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Wylie
wyliepat@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mandy Buffington <mandybuffington@gmail.com>
Sent: Tuesday, April 19, 2022 5:13 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

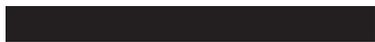
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mandy Buffington


Hillsboro, OR 97124
United States

mandybuffington@gmail.com

WINEGAR Michelle

From: Giovanna Santo <giovanna.827.isabella@gmail.com>
Sent: Tuesday, April 19, 2022 5:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Giovanna Santo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Giovanna Santo
giovanna.827.isabella@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Heintz <nheintz5@gmail.com>
Sent: Tuesday, April 19, 2022 5:09 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Heintz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Heintz
nheintz5@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: April Lasiter <aprilz16@yahoo.com>
Sent: Tuesday, April 19, 2022 5:07 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is April Lasiter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
April Lasiter
aprilz16@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dale Kohler <Dale.Kohler@Gmail.com>
Sent: Tuesday, April 19, 2022 5:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dale Kohler and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dale Kohler
Dale.Kohler@Gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashley Grace <ashley.m.grace@gmail.com>
Sent: Tuesday, April 19, 2022 5:02 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashley Grace and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashley Grace
ashley.m.grace@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Dunkum <dunkum@bresnan.net>
Sent: Tuesday, April 19, 2022 4:59 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Dunkum and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
John Dunkum
dunkum@bresnan.net

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WINEGAR Michelle

From: Joseph Kenosky <jfk11090@gmail.com>
Sent: Tuesday, April 19, 2022 4:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joseph Kenosky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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jfk11090@gmail.com

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jean Kim <milongel@hotmail.com>
Sent: Tuesday, April 19, 2022 4:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jean Kim and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jean Kim
milongel@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen a Johnson <seasaj777@gmail.com>
Sent: Tuesday, April 19, 2022 4:45 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

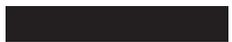
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephen a Johnson


Portland, OR 97225
United States

seasaj777@gmail.com

WINEGAR Michelle

From: Patricia Rowell <rowellpat3@gmail.com>
Sent: Tuesday, April 19, 2022 4:43 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Rowell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Rowell
rowellpat3@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Larry Morningstar <manapranabanana@gmail.com>
Sent: Friday, April 22, 2022 10:48 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

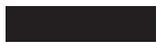
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Larry Morningstar


Talent, OR 97540
United States

manapranabanana@gmail.com

WINEGAR Michelle

From: Leticia Urciel <urciell@yahoo.com>
Sent: Friday, April 22, 2022 10:35 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

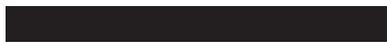
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Leticia Urciel


Salem, OR 97304
United States

urciell@yahoo.com

WINEGAR Michelle

From: Mary Eastman <etrib@charter.net>
Sent: Friday, April 22, 2022 10:34 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

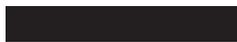
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mary Eastman


Toledo, OR 97391
United States

etrib@charter.net

WINEGAR Michelle

From: Philip Ratcliff <skazz999W@hotmail.com>
Sent: Friday, April 22, 2022 9:33 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Philip Ratcliff


Salem OR 97302, OR 97302
United States

skazz999W@hotmail.com

WINEGAR Michelle

From: Stacie Hall <ignacio927@hotmail.com>
Sent: Friday, April 22, 2022 9:29 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

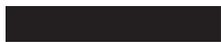
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stacie Hall


Oregon City, OR 97045-3461
United States

ignacio927@hotmail.com

WINEGAR Michelle

From: Theresa Silveyra <silveyra88@gmail.com>
Sent: Friday, April 22, 2022 9:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Theresa Silveyra and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Theresa Silveyra
silveyra88@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tod Boyer <tboy-mail@opendoor.com>
Sent: Friday, April 22, 2022 8:43 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

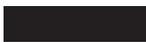
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Tod Boyer


Ashland, OR 97520
United States

tboy-mail@opendoor.com

WINEGAR Michelle

From: Sarah Deumling <sdeumling@gmail.com>
Sent: Friday, April 22, 2022 8:36 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

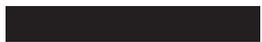
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sarah Deumling


Rickreall, OR 97371-9747
United States

sdeumling@gmail.com

WINEGAR Michelle

From: Linda Taravella <taravellalinda1@gmail.com>
Sent: Friday, April 22, 2022 7:23 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

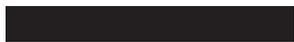
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Linda Taravella


Portland, OR 97214-6302
United States

taravellalinda1@gmail.com

WINEGAR Michelle

From: Stephen a Johnson <seasaj777@gmail.com>
Sent: Friday, April 22, 2022 7:09 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

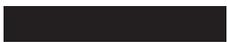
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Sincerely,
Stephen a Johnson


Portland, OR 97225
United States

seasaj777@gmail.com

WINEGAR Michelle

From: Marilyn Jean <marilynarmstrong@yahoo.com>
Sent: Friday, April 22, 2022 7:08 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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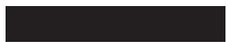
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Sincerely,
Marilyn Jean


Eugene, OR 97401
United States

marilynarmstrong@yahoo.com

WINEGAR Michelle

From: Valerie Snyder <mvensnyder@yahoo.com>
Sent: Friday, April 22, 2022 6:43 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

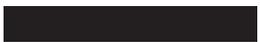
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Valerie Snyder


Forest Grove, OR 97116
United States

mvensnyder@yahoo.com

WINEGAR Michelle

From: Liana Runcie <liana.runcie@gmail.com>
Sent: Friday, April 22, 2022 6:26 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liana Runcie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Liana Runcie
liantaruncie@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Helen Moissant <hmoissant@aol.com>
Sent: Friday, April 22, 2022 6:10 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

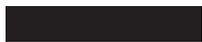
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Helen Moissant


Central Point, OR 97502
United States

hmoissant@aol.com

WINEGAR Michelle

From: Robert Fladger <fladger@frontier.com>
Sent: Friday, April 22, 2022 5:47 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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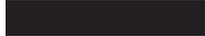
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Sincerely,
Robert Fladger


Port Orford, OR 97465
United States

fladger@frontier.com

WINEGAR Michelle

From: Barbara Brandom <bwb131252@gmail.com>
Sent: Friday, April 22, 2022 5:45 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara Brandom and I am a parent and grandparent deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season. There is no time to lose. We must stop all investment in gas & oil infrastructure and move to green energy sources, other than hydrogen, as quickly as possible. Our futures and that of Ukraine depend on this.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barbara Brandom
bwb131252@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Benton Elliott <benton.elliott@gmail.com>
Sent: Friday, April 22, 2022 4:33 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

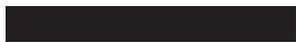
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Benton Elliott


Eugene, OR 97401
United States

benton.elliott@gmail.com

WINEGAR Michelle

From: Stephen Oder <steve.oder@gmail.com>
Sent: Friday, April 22, 2022 4:24 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

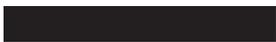
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephen Oder


Corvallis, OR 97330
United States

steve.oder@gmail.com

WINEGAR Michelle

From: John McSwigan <mcswigan@gmail.com>
Sent: Friday, April 22, 2022 4:03 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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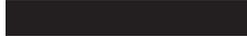
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Sincerely,
John McSwigan


Hillsboro, OR 97124
United States

mcswigan@gmail.com

WINEGAR Michelle

From: Lynn Betteridge <betteridgelynn@yahoo.com>
Sent: Friday, April 22, 2022 3:47 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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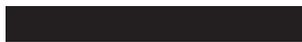
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Lynn Betteridge


Oregon City, OR 97045
United States

betteridgelynn@yahoo.com

WINEGAR Michelle

From: Kay Hagen <kprismk@aol.com>
Sent: Friday, April 22, 2022 3:43 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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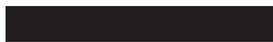
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kay Hagen


Ashland, OR 97520
United States

kprismk@aol.com

WINEGAR Michelle

From: Jaci Wilkins <jaciwilkins@gmail.com>
Sent: Friday, April 22, 2022 3:42 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

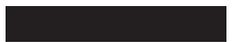
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jaci Wilkins


Ashland, OR 97520
United States

jaciwilkins@gmail.com

WINEGAR Michelle

From: Mark Miller <markjmiller@email.com>
Sent: Friday, April 22, 2022 3:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Say no to fossil fuel investments of any kind. DIVEST. There is no future for any of us if you continue this sort of mayhem.

My name is Mark Miller and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Miller
markjmiller@email.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carla Hess <4uhane@gmail.com>
Sent: Friday, April 22, 2022 3:22 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

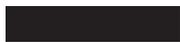
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Carla Hess


Roseburg, OR 97471
United States

4uhane@gmail.com

WINEGAR Michelle

From: Kim Wick <wickward@earthlink.net>
Sent: Friday, April 22, 2022 3:08 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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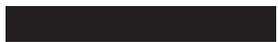
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kim Wick


Buxton, OR 97109
United States

wickward@earthlink.net

WINEGAR Michelle

From: Robert Hodge <rho@msn.com>
Sent: Friday, April 22, 2022 2:45 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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Sincerely,
Robert Hodge


Portland, OR 97212
United States

rho@msn.com

WINEGAR Michelle

From: Marie Wakefield <wakefieldm_2000@yahoo.com>
Sent: Friday, April 22, 2022 2:39 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Marie Wakefield


Newport, OR 97365-9519
United States

wakefieldm_2000@yahoo.com

WINEGAR Michelle

From: PJ Hug <pamjoanh@yahoo.com>
Sent: Friday, April 22, 2022 2:32 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

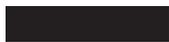
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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Sincerely,
PJ Hug


Portland, OR 97266
United States

pamjoanh@yahoo.com

WINEGAR Michelle

From: Michael Ziegler <mzig77@gmail.com>
Sent: Friday, April 22, 2022 2:04 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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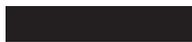
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Sincerely,
Michael Ziegler


astoria, OR 97103
United States

mzig77@gmail.com

WINEGAR Michelle

From: Eric von Borstel <doctor_luvtub@hotmail.com>
Sent: Friday, April 22, 2022 2:02 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

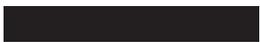
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Eric von Borstel


Stayton, OR 97383-2192
United States

doctor_luvtub@hotmail.com

WINEGAR Michelle

From: Debbie Fields <fieldsfarmdeschutes@yahoo.com>
Sent: Friday, April 22, 2022 1:55 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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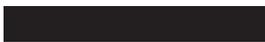
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Debbie Fields


Bend, OR 97702
United States

fieldsfarmdeschutes@yahoo.com

WINEGAR Michelle

From: Mike Kadoya <mkadoya@hotmail.com>
Sent: Friday, April 22, 2022 1:53 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

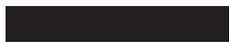
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mike Kadoya


Portland, OR 97229
United States

mkadoya@hotmail.com

WINEGAR Michelle

From: Ann Nowicki <tazzannie975@gmail.com>
Sent: Friday, April 22, 2022 1:43 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Ann Nowicki

 Eugene, OR 97408
Eugene, NJ 07408
United States

tazzannie975@gmail.com

WINEGAR Michelle

From: Maurine Canarsky <canarskyymo@gmail.com>
Sent: Friday, April 22, 2022 1:31 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

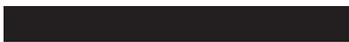
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Maurine Canarsky


Portland, OR 97214
United States

canarskyymo@gmail.com

WINEGAR Michelle

From: William Koch <charmain@peak.org>
Sent: Friday, April 22, 2022 1:05 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

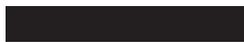
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
William Koch


Corvallis, OR 97330
United States

charmain@peak.org

WINEGAR Michelle

From: Anna Cowen <annaysun@yahoo.com>
Sent: Friday, April 22, 2022 12:39 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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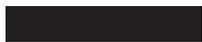
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Anna Cowen


Oregon City, OR 97045
United States

annaysun@yahoo.com

WINEGAR Michelle

From: Mel Fish <michaelfish544@gmail.com>
Sent: Friday, April 22, 2022 12:36 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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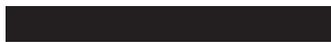
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mel Fish


Waldport, OR 97394
United States

michaelfish544@gmail.com

WINEGAR Michelle

From: Stephen Bachhuber <srbachhuber1@gmail.com>
Sent: Friday, April 22, 2022 12:32 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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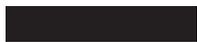
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Sincerely,
Stephen Bachhuber


Portland, OR 97202
United States

srbachhuber1@gmail.com

WINEGAR Michelle

From: Athene K <kili.athene@gmail.com>
Sent: Friday, April 22, 2022 12:32 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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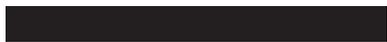
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Sincerely,
Athene K


Tigard, OR 97223
United States

kili.athene@gmail.com

WINEGAR Michelle

From: Lyle Funderburk <lyle.funderburk@gmail.com>
Sent: Friday, April 22, 2022 12:22 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global destruction to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion

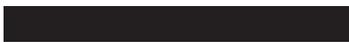
The difference between 2°C and 1.5°C of increase is colossal — at 2°C of increase, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting increase to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting increase to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Lyle Funderburk


Portland, OR 97266
United States

lyle.funderburk@gmail.com

WINEGAR Michelle

From: Mary Jo Mann <maryjomannpdx@gmail.com>
Sent: Friday, April 22, 2022 12:21 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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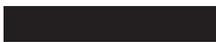
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mary Jo Mann


Portland, OR 97214
United States

maryjomannpdx@gmail.com

WINEGAR Michelle

From: Marjorie Reed <margereed@peak.org>
Sent: Friday, April 22, 2022 12:07 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

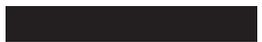
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Marjorie Reed


Philomath, OR 97370
United States

margereed@peak.org

WINEGAR Michelle

From: Melissa Reisland <melsie999@yahoo.com>
Sent: Friday, April 22, 2022 12:04 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melissa Reisland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melissa Reiland
melsie999@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: kristin goznalez <krstn.gnzlz@gmail.com>
Sent: Friday, April 22, 2022 12:02 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is kristin goznalez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
kristin goznalez
krstn.gnzlz@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristy Giles <kristygiles@aol.com>
Sent: Friday, April 22, 2022 11:51 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

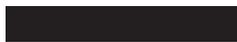
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kristy Giles


Clackamas, OR 97015
United States

kristygiles@aol.com

WINEGAR Michelle

From: Dave Matt <sethjohns@protonmail.com>
Sent: Friday, April 22, 2022 11:44 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

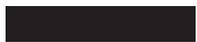
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Dave Matt


Coos Bay, OR 97420
United States

sethjohns@protonmail.com

WINEGAR Michelle

From: Martha Dragovich <mp4ever@mac.com>
Sent: Friday, April 22, 2022 11:35 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

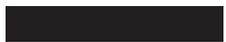
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Martha Dragovich


Eugene, OR 97408
United States

mp4ever@mac.com

WINEGAR Michelle

From: Angela Gusa <shuck.hummock_03@icloud.com>
Sent: Friday, April 22, 2022 11:28 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

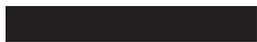
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Angela Gusa


Portland, OR 97212
United States

shuck.hummock_03@icloud.com

WINEGAR Michelle

From: Elisabeth Raymond <elisabethwr@gmail.com>
Sent: Friday, April 22, 2022 11:24 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Elisabeth Raymond


Lake Oswego, OR 97034
United States

elisabethwr@gmail.com

WINEGAR Michelle

From: "D. Deloff" <dfdeloff@aol.com>
Sent: Friday, April 22, 2022 11:17 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
D. Deloff


Aloha, OR 97007
United States

dfdeloff@aol.com

WINEGAR Michelle

From: MARILYN MOOSHIE <marilynmooshie@gmail.com>
Sent: Friday, April 22, 2022 11:11 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

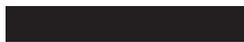
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
MARILYN MOOSHIE


Selma, OR 97538
United States

marilynmooshie@gmail.com

WINEGAR Michelle

From: Jackie Mercer <jax_22@msn.com>
Sent: Friday, April 22, 2022 11:07 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

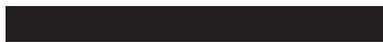
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jackie Mercer


Portland, OR 97203
United States

jax_22@msn.com

WINEGAR Michelle

From: janna piper <jaqalthehybrid@yahoo.com>
Sent: Friday, April 22, 2022 11:07 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

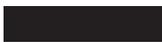
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
janna piper


Portland, OR 97293
United States

jaqalthehybrid@yahoo.com

WINEGAR Michelle

From: robert clark <bclark@iserv.net>
Sent: Friday, April 22, 2022 11:03 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

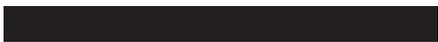
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
robert clark


GRANTS PASS, OR 97527
United States

bclark@iserv.net

WINEGAR Michelle

From: Linda Covert <lindac@teleport.com>
Sent: Friday, April 22, 2022 11:02 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

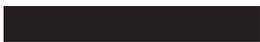
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Linda Covert


Portland, OR 97229
United States

lindac@teleport.com

WINEGAR Michelle

From: Helen Hays <hlhays75@gmail.org>
Sent: Friday, April 22, 2022 10:59 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

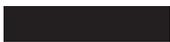
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Helen Hays


Oregon City, OR 97048
United States

hlhays75@gmail.org

WINEGAR Michelle

From: Patricia Hine <president@350eugene.org>
Sent: Friday, April 22, 2022 10:51 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

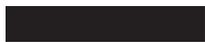
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Patricia Hine


Eugene, OR 97405
United States

president@350eugene.org

WINEGAR Michelle

From: Joette Storm <gjstorm@gmail.com>
Sent: Friday, April 22, 2022 10:43 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring. If Oregon is going to fight climate change it must not invest in fossil fuels.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

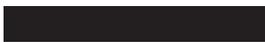
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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Joette Storm


Bend, OR 97701
United States

gjstorm@gmail.com

WINEGAR Michelle

From: Peter Sergienko <petersergienko@gmail.com>
Sent: Friday, April 22, 2022 10:35 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

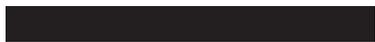
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Peter Sergienko


Portland, OR 97210-5242
United States

petersergienko@gmail.com

WINEGAR Michelle

From: Barbara Poulsen <innerweave@earthlink.net>
Sent: Friday, April 22, 2022 10:34 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

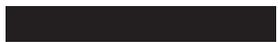
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Barbara Poulsen


Corvallis, OR 97330
United States

innerweave@earthlink.net

WINEGAR Michelle

From: "Ben Horner-Johnson" <bch-j@nualumni.com>
Sent: Friday, April 22, 2022 10:33 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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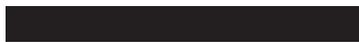
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Sincerely,
Ben Horner-Johnson


Milwaukie, OR 97222
United States

bch-j@nualumni.com

WINEGAR Michelle

From: Catherine Barlow <barlows2@icloud.com>
Sent: Friday, April 22, 2022 10:32 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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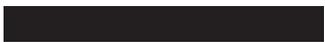
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Catherine Barlow


Beaverton, OR 97006
United States

barlows2@icloud.com

WINEGAR Michelle

From: Eileene Gillson <egillson3@gmail.com>
Sent: Friday, April 22, 2022 10:32 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

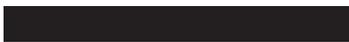
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Eileene Gillson


Sherwood, OR 97140
United States

egillson3@gmail.com

WINEGAR Michelle

From: Grace Sanders <gee.whiz@outlook.com>
Sent: Friday, April 22, 2022 10:30 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

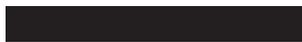
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Grace Sanders


Portland, OR 97209
United States

gee.whiz@outlook.com

WINEGAR Michelle

From: DIANA KEKULE <luvsea33@gmail.com>
Sent: Friday, April 22, 2022 10:30 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

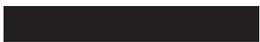
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
DIANA KEKULE


Depoe Bay, OR 97341-1920
United States

luvsea33@gmail.com

WINEGAR Michelle

From: Fred Mallery <flmalery@efn.org>
Sent: Friday, April 22, 2022 10:27 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

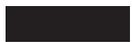
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Fred Mallery


EUGENE, OR 97405
United States

flmalery@efn.org

WINEGAR Michelle

From: Sally Perkins <perkins@pioneer.net>
Sent: Friday, April 22, 2022 10:23 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

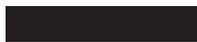
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sally Perkins


Rainier, OR 97048
United States

perkins@pioneer.net

WINEGAR Michelle

From: DAN CROTHERS <danielcrothers24@msn.com>
Sent: Friday, April 22, 2022 10:23 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

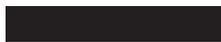
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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
DAN CROTHERS


PORTLAND, OR 97225
United States

danielcrothers24@msn.com

WINEGAR Michelle

From: Lori Voakes <loricathcart@yahoo.com>
Sent: Friday, April 22, 2022 10:22 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

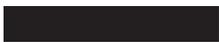
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Lori Voakes


Happy Valley, OR 97086
United States

loricathcart@yahoo.com

WINEGAR Michelle

From: Donna Bonetti <donnambirdlady@yahoo.com>
Sent: Friday, April 22, 2022 10:22 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

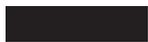
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Donna Bonetti


North Bend, OR 97459
United States

donnambirdlady@yahoo.com

WINEGAR Michelle

From: Kevin L Matlock <kmatlock@earthlink.net>
Sent: Friday, April 22, 2022 10:21 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

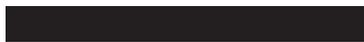
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kevin L Matlock


Portland, OR 97229-2783
United States

kmatlock@earthlink.net

WINEGAR Michelle

From: Nicole Johnson <pteryx@fastmail.com>
Sent: Friday, April 22, 2022 10:19 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion. Furthermore, the war in Ukraine is driving a perverse incentive towards short-term quick fixes involving domestic oil rather than long-term investment in renewable energy.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100. Furthermore, renewable energy can far more easily equal independent energy than fossil fuels. To invest in fossil fuels is to vote for even more wars in decades to come.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Nicole Johnson


Hillsboro, OR 97123
United States

pteryx@fastmail.com

WINEGAR Michelle

From: Donna Murphy <murph1949@aol.com>
Sent: Friday, April 22, 2022 10:18 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

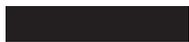
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Donna Murphy


Portland, OR 97212
United States

murph1949@aol.com

WINEGAR Michelle

From: Steven Deutsch <Jedielffriend@msn.com>
Sent: Friday, April 22, 2022 10:14 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

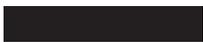
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Steven Deutsch


Eugene, OR 97401
United States

Jedielffriend@msn.com

WINEGAR Michelle

From: Randy Davis <randyracer@netzero.net>
Sent: Friday, April 22, 2022 10:13 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

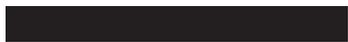
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Randy Davis


Portland, OR 97218
United States

randyracer@netzero.net

WINEGAR Michelle

From: Philip Traynof <ptraynor37@gmail.com>
Sent: Friday, April 22, 2022 10:11 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

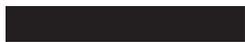
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Philip Traynof


Salem, OR 97302
United States

ptraynor37@gmail.com

WINEGAR Michelle

From: Casey Columbus <caseycolumbus@gmail.com>
Sent: Friday, April 22, 2022 10:10 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring. It is the most fiscally forward-looking decision available to us as we face a future that depends on the decisions we make today.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

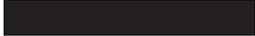
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Casey Columbus


Portland, OR 97204
United States

caseycolumbus@gmail.com

WINEGAR Michelle

From: Jaci Harris <bellebook@icloud.com>
Sent: Friday, April 22, 2022 10:10 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

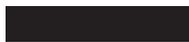
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jaci Harris


Eagle Point, OR 97524
United States

bellebook@icloud.com

WINEGAR Michelle

From: Jan MacWilliams <janmacwill@gmail.com>
Sent: Friday, April 22, 2022 10:08 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

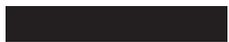
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jan MacWilliams


PORTLAND, OR 97213-4812
United States

janmacwill@gmail.com

WINEGAR Michelle

From: Sherry Costa <hotep@centurytel.net>
Sent: Friday, April 22, 2022 10:07 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

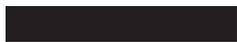
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sherry Costa


Sweet Home, OR 97386
United States

hotep@centurytel.net

WINEGAR Michelle

From: Cynthia Bernett <cvalderrey@gmail.com>
Sent: Friday, April 22, 2022 10:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cynthia Bernett and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cynthia Bernett
cvalderrey@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Daniel Kuperus <pdxdan_54@yahoo.com>
Sent: Friday, April 22, 2022 10:04 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

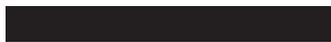
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Daniel Kuperus


Portland, OR 97215
United States

pdxdan_54@yahoo.com

WINEGAR Michelle

From: Sandi Cornez <sandicornez@gmail.com>
Sent: Friday, April 22, 2022 9:54 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

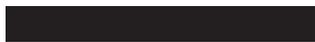
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sandi Cornez


Portland, OR 97219
United States

sandicornez@gmail.com

WINEGAR Michelle

From: Steve Wilson <stevetall@charter.net>
Sent: Friday, April 22, 2022 9:45 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

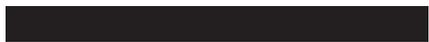
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Steve Wilson


Glenden Beach, OR 97388
United States

stevetall@charter.net

WINEGAR Michelle

From: Natalie Ranker <nattim7072@gmail.com>
Sent: Friday, April 22, 2022 9:39 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

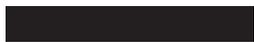
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Natalie Ranker


North Bend, OR 97459
United States

nattim7072@gmail.com

WINEGAR Michelle

From: Michael Hoover <mfhoover@pacbell.net>
Sent: Friday, April 22, 2022 9:38 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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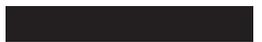
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Michael Hoover


Beaverton, OR 97008
United States

mfhoover@pacbell.net

WINEGAR Michelle

From: Victoria Koch <victoria.a.koch@gmail.com>
Sent: Friday, April 22, 2022 9:35 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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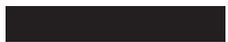
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Victoria Koch


Eugene, OR 97402
United States

victoria.a.koch@gmail.com

WINEGAR Michelle

From: Dona Horine <lynhorine@gmail.com>
Sent: Friday, April 22, 2022 9:34 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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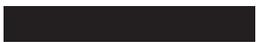
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Dona Horine


West Linn, OR 97068
United States

lynhorine@gmail.com

WINEGAR Michelle

From: Stephen Funk <sf@stephenfunkphotography.com>
Sent: Friday, April 22, 2022 9:33 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

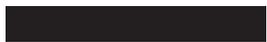
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephen Funk


Portland, OR 97225
United States

sf@stephenfunkphotography.com

WINEGAR Michelle

From: Thomas Brown <tawb2007@hotmail.com>
Sent: Friday, April 22, 2022 9:32 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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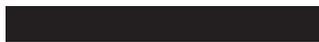
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Thomas Brown


Eugene, OR 97403
United States

tawb2007@hotmail.com

WINEGAR Michelle

From: Michael Tribble <michaelt68@yahoo.com>
Sent: Friday, April 22, 2022 9:32 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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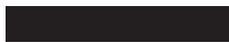
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Michael Tribble


Myrtle Point, OR 97458
United States

michaelt68@yahoo.com

WINEGAR Michelle

From: Tyson Peterson <tytraveler30@yahoo.com>
Sent: Friday, April 22, 2022 9:32 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

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The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Tyson Peterson


Gresham, OR 97030-6057
United States

tytraveler30@yahoo.com

WINEGAR Michelle

From: Jan Renee <janrenee4@gmail.com>
Sent: Friday, April 22, 2022 9:31 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Jan Renee


Portland, OR 97206
United States

janrenee4@gmail.com

WINEGAR Michelle

From: WINEGAR Michelle
Sent: Friday, April 22, 2022 8:05 AM
To: ROTH Grace
Cc: PALMATEER Dmitri
Subject: FW: Constituent letters: Vote YES on climate shareholder resolutions at major U.S. banks
Attachments: 2022-04-20 State Treasurer Petition Names - OR.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

FYI - Enclosed are the names and additional personal comments **of 274 signers** who identify themselves as being from Oregon.

Michelle Winegar (she/her/hers)

Administrative Specialist
oregon.gov/treasury
P 503-378-4750 F 503-373-7051

This message (including any attachments) may contain sensitive information intended for a specific individual and purpose. If you are not the intended recipient, please notify me and delete this message immediately.

From: Ben Cushing <ben.cushing@sierraclub.org>
Sent: Friday, April 22, 2022 5:00 AM
To: Treasurer Read <Oregon.Treasurer@ost.state.or.us>
Cc: Adele Shraiman <adele.shraiman@sierraclub.org>; Kyle deBeausset <kyle.debeausset@sierraclub.org>
Subject: Constituent letters: Vote YES on climate shareholder resolutions at major U.S. banks

This email is from a party external to Treasury. Use care with links and attachments.

Dear Treasurer Reed,

Attached is a document with OR residents that recently signed on to the following statement asking you to vote in favor of the [shareholder resolutions](#) asking major U.S. banks to make their financing practices consistent with their own climate commitments. Four of these banks (Citi, Wells Fargo Bank of America, and Goldman Sachs) hold their annual general meetings next week, and two more (JPMorgan Chase and Morgan Stanley) will hold theirs next month:

Last year, the International Energy Agency made clear that in order to limit warming to 1.5 degrees C by 2050, "there is no need for investment in new fossil fuel supply" effective immediately. Despite clear warnings, banks have continued to pour billions of dollars into new fossil fuel exploration and development. The destructive impacts of fossil fuels stretch far beyond damage to ecosystems and communities. Exceeding the global warming limit of 1.5 degrees C will also have devastating impacts on the global economy and the financial system. Experts predict that under current emission trajectories, we stand to lose ten percent of total global economic value by 2050. Conversely, achieving the climate goals of the Paris Agreement could save \$20 trillion globally by the end of the century. We already see the impacts of climate change in our state and know that it will only get worse if we don't take bold action now.

So far, banks have failed to adequately manage key investor risks from new fossil fuel development. This is disproportionately a U.S. problem: in the years since the Paris Agreement, the four largest American banks have been the largest funders of fossil fuels in the world by a wide margin. By continuing to pour money into fossil expansion, banks are increasing the amount of potential stranded assets on their balance sheets, and exposing customers and investors to massive regulatory and litigation risks which could lose billions and even destabilize the entire financial system.

All six of the top U.S. banks -- JPMorgan Chase, Citigroup, Wells Fargo, Bank of America, Morgan Stanley, and Goldman Sachs -- have committed to achieve net-zero financed emissions by 2050 and joined the Net Zero Banking Alliance. However, none of these banks have disclosed plans to actually achieve these commitments, and not one has adopted a policy to stop financing for new fossil fuel expansion, which undermines their stated climate goals.

Climate-conscious investors have filed resolutions at all six major U.S. banks requesting that each bank adopt a policy by the end of 2022 committing to proactive measures to ensure that the company's lending and underwriting do not contribute to new fossil fuel supplies inconsistent with fulfilling the IEA's Net Zero Emissions by 2050 Roadmap.

As our State Treasurer, you can represent our state and help hold big banks accountable for their climate impacts. By voting for this resolution, you are ensuring that our savings are protected from climate-related risks, and using your influence to represent the best interests of our state.

As a State Treasurer, you can help influence the behavior of massive corporations and turn the tide on climate change. The shareholder engagement process is an essential tool in fighting the climate crisis. With your leadership, we can ensure that the world's largest banks in particular are facilitating the necessary transition to clean, low-carbon energy, instead of continuing to finance destructive fossil fuels. This shareholder season, I hope we can count on your continued support and leadership. Please vote YES on these resolutions at all six major U.S. banks.

Thank you for your time and attention to this important matter.

Sincerely,
Ben



Ben Cushing (he/him)
Campaign Manager, Fossil-Free Finance
50 F Street NW, 8th Floor
Washington, DC 20001
[510-821-4725](tel:510-821-4725)
[@bmcushing](https://twitter.com/bmcushing)

WINEGAR Michelle

From: Ben Cushing <ben.cushing@sierraclub.org>
Sent: Friday, April 22, 2022 5:00 AM
To: Treasurer Read
Cc: Adele Shraiman; Kyle deBeausset
Subject: Constituent letters: Vote YES on climate shareholder resolutions at major U.S. banks
Attachments: 2022-04-20 State Treasurer Petition Names - OR.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

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Thank you for your time and attention to this important matter.

Sincerely,

Ben



Ben Cushing (he/him)
Campaign Manager, Fossil-Free Finance
50 F Street NW, 8th Floor
Washington, DC 20001
[510-821-4725](tel:510-821-4725)
@bmcushing

WINEGAR Michelle

From: Amy Roberts <homerjim82@gmail.com>
Sent: Thursday, April 21, 2022 11:06 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amy Roberts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Amy Roberts
homerjim82@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Amy Roberts <homerjim82@gmail.com>
Sent: Thursday, April 21, 2022 11:04 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

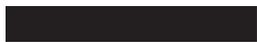
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Amy Roberts


Albany, OR 97321
United States

homerjim82@gmail.com

WINEGAR Michelle

From: Robert Duy <bduyyn@yahoo.com>
Sent: Thursday, April 21, 2022 7:29 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Duy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Duy
bduyrn@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alexa Spiegel <anspiegel@gmail.com>
Sent: Thursday, April 21, 2022 6:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alexa Spiegel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Alexa Spiegel
anspiegel@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Packer <pattiac@nycap.rr.com>
Sent: Thursday, April 21, 2022 5:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Packer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Packer
pattiac@nycap.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Asher Sochaczewski <Ashsoch@gmail.com>
Sent: Thursday, April 21, 2022 5:13 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Asher Sochaczewski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Asher Sochaczewski
Ashsoch@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jenifer Schramm <jschramm@divestoregon.org>
Sent: Thursday, April 21, 2022 4:08 PM
To: Cara Samples; OIC Monica Enand; OIC John Russell; OIC Kevin Olineck; Treasurer Read
Cc: Susan Palmiter
Subject: Just published -- Risky Business: Oregon Treasury's Fossil Fuel Problem

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Ms. Samples, Ms. Enand, Mr. Russell and Treasurer Read,

[Risky Business: Oregon Treasury's Fossil Fuel Problem](#) is a report from [Divest Oregon: Reinvest in a Fossil Free Future](#); our grassroots statewide coalition that now has 90 organizational members. The report is part of our ongoing campaign to point out the risks of funding the fossil fuel industry. We hope it will invigorate your oversight function as a member of the Council that "oversees the investment and allocation of all State of Oregon trust funds." We have distributed it to Treasury staff, the Short-Term Fund Board, the PERS Board and the SAIF Board.

Given our many communications with you, the questions highlighted by the report will be familiar. They have yet to be answered by the Treasury and you:

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-
- Why is ongoing investment in the fossil fuel industry wise given the massive market shift and geopolitical risks, increasing due to climate change?
-
-
-
- How, specifically, are you evaluating and addressing contemporary climate risks to Treasury investments?
-
-
-
- Why hasn't the climate risk assessment you commissioned been released to the public, with redactions as necessary given the contracts you have entered into with private equity firms?
-
-
-
- How are you able to accurately monitor and evaluate private equity investments when they are shielded from scrutiny by contractual terms or statute?
-

Our report has received extensive media coverage, as we assume you have noticed. Here is a sampling, with more in the works:

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- International
- -
 -
 - [The Independent](#)
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 -
 -
 - [Russian Gas & Money](#)
 -

-
- National
- -
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 - [AP](#)
 -
 -
 - [Washington Post](#)
 -
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 - [Bloomberg](#)
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 - [Breitbart](#)
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 - [US News](#)
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 - [Yahoo News](#)
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 - [The Oregonian](#)
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- [The Statesman Journal](#)
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- [Portland Business Journal](#)
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- [Oregon Business](#)
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- [KGW](#)
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Divest Oregon is asking the Treasury to shift the investments for Oregonians and PERS beneficiaries into enhancing our future in clear recognition of the climate and financial risks already at our door. Instead, it appears the Treasury's investments are contributing to our destruction, literally – and we look to you to do something about that.

We encourage you, Ms. Samples, Ms. Enand, and Mr. Russell, to ask tough questions and create sustainable pathways forward. If you are selling all Russian holdings, no matter if there are sanctions, which we applaud, we know you can do similarly for fossil fuel investments.

We thank you for your service.

Jenifer Schramm and Susan Palmiter
Co-leads Divest Oregon: Reinvest in a Fossil-Free Future

WINEGAR Michelle

From: Stephen Oder <steve.oder@gmail.com>
Sent: Thursday, April 21, 2022 11:09 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

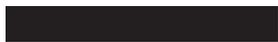
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stephen Oder


Corvallis, OR 97330
United States

steve.oder@gmail.com

WINEGAR Michelle

From: Ryan Hassan <drryanhassan@gmail.com>
Sent: Thursday, April 21, 2022 10:48 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Ryan Hassan

WINEGAR Michelle

From: John Rhoades <jr@rhoadesinc.com>
Sent: Thursday, April 21, 2022 7:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Rhoades and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Rhoades
jr@rhoadesinc.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Wallace <mollywallace@yahoo.com>
Sent: Thursday, April 21, 2022 12:54 AM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Mary Wallace

WINEGAR Michelle

From: April Griffith <april.e.griffith@gmail.com>
Sent: Wednesday, April 20, 2022 10:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is April Griffith, I feel blessed to call the Natural State my home, which is why, I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and

severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
April Griffith
april.e.griffith@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: arnaud Laurent <a-laurent@live.fr>
Sent: Wednesday, April 20, 2022 9:44 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is arnaud Laurent and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations nous vivons cela ici. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world<=I personally

dont care but fishes birds and plants or life : ne vivront pas longtemps comme cela et les animaux les plantes SONT nous

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
arnaud Laurent
a-laurent@live.fr

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Edward Roberts <edwardvroberts@gmail.com>
Sent: Wednesday, April 20, 2022 8:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Edward Roberts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Sincerely,
Edward Roberts
edwardvroberts@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Suzanne Kirby <skirby3215@aol.com>
Sent: Wednesday, April 20, 2022 7:07 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Suzanne Kirby and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Suzanne Kirby
skirby3215@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marion Chamberlin <doo@toast.net>
Sent: Wednesday, April 20, 2022 6:40 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marion Chamberlin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marion Chamberlin
doo@toast.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From:Carolynn Kohout <earthwindspirit9@gmail.com>
Sent:Wednesday, April 20, 2022 5:50 PM
To:Treasurer Read
Subject:Divest from fossil fuels.

Follow Up Flag:Follow up
Flag Status:Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

I am concerned about the ways in which public funds managed
- by the Oregon Treasury
are being invested.

The fossil fuel industry
- is a financially risky investment
- whose product harms the climate.

I join with the Divest Oregon campaign
- to demand the following things:

- 1- Immediately: No NEW investments in fossil fuels
- since they pose
- a financial,
- health, and
- climate risk to Oregonians.
- 2- By 2026: Transparently
- phase out all CURRENT fossil fuel investments and
- move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

SEIU Local 503/99 (Homecare)
OregonSaves Investor
CAPE Senate District 15 Rep.
SEIU 503 Climate Justice Committee member Carolynn Kohout

WINEGAR Michelle

From: Kathryn Coutcher <coutcherk50@verizon.net>
Sent: Wednesday, April 20, 2022 5:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Green Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kathryn Coutcher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Sincerely,
Kathryn Coutcher
coutcherk50@verizon.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ansula Press <ansula@gmail.com>
Sent: Wednesday, April 20, 2022 4:50 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Green Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ansula Press and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ansula Press
ansula@gmail.com

References:

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nick Macdonald <nickmacdonald24@gmail.com>
Sent: Wednesday, April 20, 2022 4:35 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Green Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nick Macdonald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nick Macdonald
nickmacdonald24@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jamie Shields <jfillmore66@gmail.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jamie Shields and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jamie Shields
jfillmore66@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Todd Clark <tbradyclark@yahoo.com>
Sent: Monday, April 25, 2022 8:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Todd Clark and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Todd Clark
tbradyclark@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Harris <johnharris852@yahoo.com>
Sent: Monday, April 25, 2022 8:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Harris and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Harris
johnharris852@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Esther Garvett <egarvett@gmail.com>
Sent: Monday, April 25, 2022 8:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Esther Garvett and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Esther Garvett
egarvett@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Greg Brown <gbtrigeek@aol.com>
Sent: Monday, April 25, 2022 8:29 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Greg Brown and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Greg Brown
gbtrigeek@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Theodore Burger <theodoreburger@rcn.com>
Sent: Monday, April 25, 2022 8:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Theodore Burger and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Theodore Burger
theodoreburger@rcn.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Veronica Bourassa <RORLOWSKE@GMAIL.COM>
Sent: Monday, April 25, 2022 8:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Veronica Bourassa and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Veronica Bourassa
RORLOWSKE@GMAIL.COM

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Hunter Tabony <btabony@gmail.com>
Sent: Monday, April 25, 2022 8:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Hunter Tabony and I am a retired school teacher, grandmother of 6, and mother of 3 young parents deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and

severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Hunter Tabony
btabony@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Harlow <harlowpp@gmail.com>
Sent: Monday, April 25, 2022 8:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Harlow and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I write to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to all of us. Entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. I urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention.

Sincerely,
Patricia Harlow
harlowpp@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jane Butler <butlertwins97@aol.com>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jane Butler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jane Butler
butlertwins97@aol.com

References:

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WINEGAR Michelle

From: James Klein <jeklein64@yahoo.com>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Klein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement.

This, like numerous other issues (climate change, gun safety, immigration reform, prison reform, education reform, short-term lending regulation, healthcare reform, banking regulation, opioid regulation) remains a vexing problem primarily due to corporations' ability to curry favor with elected officials. The corrupting influence of money in our political system is undermining our democratic traditions and discouraging Americans from voting and/or running for office. This ominous development may well end our experiment in representative democracy unless we alter this decades-long trend. For the sake of the republic, we must amend the US Constitution to state that corporations are not people (and do not have constitutional rights) and money is not speech (and thus can be regulated by state and/or federal campaign finance laws). Short of accomplishing this, no other reform of significance will be achieved. The moneyed interests will turn any reform to their benefit, often at the expense of the nation as a whole.

Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Klein
jeklein64@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Norman Dowling <ndowling1@verizon.net>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Norman Dowling and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Norman Dowling
ndowling1@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Josh Schachter <joshsch@cox.net>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Josh Schachter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Josh Schachter
joshsch@cox.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kay Toth <kaymorgantoth@aol.com>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kay Toth and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kay Toth
kaymorgantoth@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Enright <eenright2@gmail.com>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Enright and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Enright
eenright2@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karren Crouch <crouch.karren@gmail.com>
Sent: Monday, April 25, 2022 8:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karren Crouch and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Karren Crouch
crouch.karren@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: GLADYS TCHATAL <blazingburgundy1@aol.com>
Sent: Monday, April 25, 2022 8:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is GLADYS TCHATAL and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
GLADYS TCHATAL
blazingburgundy1@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kaneisha Lewis <kayyc90@gmail.com>
Sent: Monday, April 25, 2022 8:26 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kaneisha Lewis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kaneisha Lewis
kayyc90@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Sullivan <mbaz18@yahoo.com>
Sent: Monday, April 25, 2022 8:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Sullivan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pamela Sullivan
mbaz18@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Iris Arno <hisk37@gmail.com>
Sent: Monday, April 25, 2022 8:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Iris Arno and I work with many young people who are deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on them and future generations. I am writing today to request that you support critical climate resolutions this shareholder season. I worked with Divest NY to convince our state comptroller to divest the major pension funds and he is doing a great job of working for our young people. You can do the same!

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to me as a mother and lover of our planet. I am saddened and horrified that the lives of our youth

are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact all of us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

Speaking to support the young people who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Iris Arno
hisk37@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Larry Arenas-MSgt-USAF-Retired" <arenasle+dems@gmail.com>
Sent: Monday, April 25, 2022 8:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Larry Arenas-MSgt-USAF-Retired and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Larry Arenas-MSgt-USAF-Retired
arenasle+dems@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carolyn Armbruster <carolyn.s.armbruster@gmail.com>
Sent: Monday, April 25, 2022 8:25 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carolyn Armbruster and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carolyn Armbruster
carolyn.s.armbruster@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Veronica Schweyen <vschweyen@maryknoll.org>
Sent: Monday, April 25, 2022 8:25 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Veronica Schweyen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Veronica Schweyen
vschweyen@maryknoll.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Baker <skb38goshen@gmail.com>
Sent: Monday, April 25, 2022 8:25 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Baker and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

When ALL the trees and animals are dead and ALL the air, land and water are polluted you will then realize you and your progeny can't eat money.....

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sharon Baker
skb38goshen@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anthony Vella <anthony.vella@um.edu.mt>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Vella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anthony Vella
anthony.vella@um.edu.mt

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Attilio pandolfo <pandolfoattilio@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Attilio pandolfo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

Attilio Pandolfo
pandolfoattilio@gmail.com

References:

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- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Aaron Chan <aaronmchan@hotmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Aaron Chan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Aaron Chan
aaronmchan@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Attilio pandolfo <pandolfoattilio@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Attilio pandolfo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

Attilio Pandolfo
pandolfoattilio@gmail.com

References:

- [1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>
- [2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>
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- [4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>
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- [6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>
- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tamar Schwartz <psypsa@aol.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tamar Schwartz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tamar Schwartz
psypsa@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marc Lionetti <theface514@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Marc Lionetti and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marc Lionetti
theface514@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: d carr <draak1702@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is d carr and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
d carr
draak1702@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: rob fursich <rof9038@nyp.org>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is rob fursich and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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rob fursich
rof9038@nyp.org

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WINEGAR Michelle

From: colin boysel <boysel.20@osu.edu>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is colin boysel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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boysel.20@osu.edu

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Johnny Fifles <yannidimitri@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Johnny Fifles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Johnny Ffiles
yannidimitri@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Vicki Fox <vicki831@earthlink.net>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Vicki Fox and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vicki Fox
vicki831@earthlink.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robert Moore <20daisy09@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Moore and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Moore
20daisy09@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cionin Lorenzo <xionin@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cionin Lorenzo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cionin Lorenzo
xionin@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Freddie Sykes <vandyballfan@yahoo.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Freddie Sykes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Freddie Sykes
vandyballfan@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Meszaros <avmevermine@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Meszaros and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Meszaros
avmevermine@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Bescrypt <sadie8882@gmail.com>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Bescrypt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Bescrypt
sadie8882@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: cave man <mrrails@yahoo.ca>
Sent: Monday, April 25, 2022 8:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is cave man and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
cave man
mrrails@yahoo.ca

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stella Heflin <stellaheflin@email.arizona.edu>
Sent: Monday, April 25, 2022 8:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stella Heflin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stella Heflin
stellaheflin@email.arizona.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Del Sesto <delx03748@gmail.com>
Sent: Monday, April 25, 2022 8:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Del Sesto and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Del Sesto
delx03748@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brielle Ruscitti <baruscitti@gmail.com>
Sent: Monday, April 25, 2022 8:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brielle Ruscitti and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brielle Ruscitti
baruscitti@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dorothy Li Calzi <dmlicalzi@gmail.com>
Sent: Monday, April 25, 2022 8:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Dorothy Li Calzi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dorothy Li Calzi
dmliccalzi@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Meg Lessard <m.k.lessard@gmail.com>
Sent: Monday, April 25, 2022 8:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Meg Lessard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Meg Lessard
m.k.lessard@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Scheck <nancyleescheck@gmail.com>
Sent: Monday, April 25, 2022 8:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Scheck and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Scheck
nancyleescheck@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joseph Stenger <joseph.stenger@gmail.com>
Sent: Monday, April 25, 2022 7:55 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to urge that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

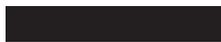
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Joseph Stenger


Portland, OR 97211
United States

joseph.stenger@gmail.com

WINEGAR Michelle

From: Katie Abbott <jkr@bendbroadband.com>
Sent: Sunday, April 24, 2022 10:54 PM
To: Treasurer Read
Subject: Divest from fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Katie Abbott

WINEGAR Michelle

From: roy adsit <royadsit@netscape.net>
Sent: Sunday, April 24, 2022 10:09 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

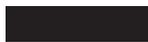
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
roy adsit


Portland, OR 97228
United States

royadsit@netscape.net

WINEGAR Michelle

From: Randall Wayne <rushwayne@aol.com>
Sent: Sunday, April 24, 2022 8:41 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I am a business owner living in Eugene. I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Randall Wayne


Eugene, OR 97403
United States

rushwayne@aol.com

WINEGAR Michelle

From: "Laurie O'Loughlin" <chefnlol@yahoo.com>
Sent: Sunday, April 24, 2022 4:54 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurie O'Loughlin and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurie O'Loughlin
chefnlol@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Jenkins <rawbeanchan@live.com>
Sent: Sunday, April 24, 2022 4:24 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

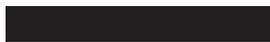
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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Robin Jenkins


Dallas, OR 97338
United States

rawbeanchan@live.com

WINEGAR Michelle

From: Lauren Fenenbock <shainablue@gmail.com>
Sent: Sunday, April 24, 2022 2:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lauren Fenenbock and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lauren Fenenbock
shainablue@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith Eda <judyeda@gmail.com>
Sent: Sunday, April 24, 2022 10:51 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Please, it's imperative that you vote YES on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

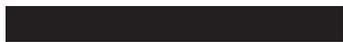
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Judith Eda


Portland, OR 97218
United States

judyeda@gmail.com

WINEGAR Michelle

From: Christine Taylor <litasberrypatch@gmail.com>
Sent: Sunday, April 24, 2022 9:41 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

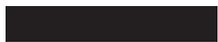
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Christine Taylor


Portland, OR 97213
United States

litasberrypatch@gmail.com

WINEGAR Michelle

From: MARYGAIL SULLIVAN <MARYGAIL.SULLIVAN@GMAIL.COM>
Sent: Sunday, April 24, 2022 12:11 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

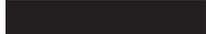
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
MARYGAIL SULLIVAN


ESTACADA, OR 97023
United States

MARYGAIL.SULLIVAN@GMAIL.COM

WINEGAR Michelle

From: Sabrina Carey <carey420@juno.com>
Sent: Saturday, April 23, 2022 9:12 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Sabrina Carey


Talent, OR 97540
United States

carey420@juno.com

WINEGAR Michelle

From: Sandy Rhein <srhein@cox.net>
Sent: Saturday, April 23, 2022 8:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandy Rhein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandy Rhein
srhein@cox.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marie Hutchens <corrinehutchens7@yahoo.com>
Sent: Saturday, April 23, 2022 8:19 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

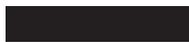
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Marie Hutchens


Eugene, OR 97402
United States

corrinehutchens7@yahoo.com

WINEGAR Michelle

From: David Grant <d2avid@charter.net>
Sent: Saturday, April 23, 2022 6:20 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

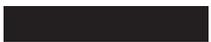
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
David Grant


Medford, OR 97504
United States

d2avid@charter.net

WINEGAR Michelle

From: Mallory Sanford <malsanford@sbcglobal.net>
Sent: Saturday, April 23, 2022 5:03 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

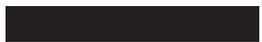
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Mallory Sanford


Cave Junction, OR 97523
United States

malsanford@sbcglobal.net

WINEGAR Michelle

From: Helen Moissant <hmoissant@aol.com>
Sent: Saturday, April 23, 2022 9:46 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

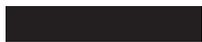
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Sincerely,
Helen Moissant


Central Point, OR 97502
United States

hmoissant@aol.com

WINEGAR Michelle

From: Anne Ackley <bsmfc@gmx.com>
Sent: Saturday, April 23, 2022 9:34 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

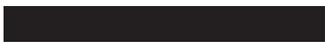
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Anne Ackley


Salem, OR 97301
United States

bsmfc@gmx.com

WINEGAR Michelle

From: Stan Paine <scp6949@gmail.com>
Sent: Saturday, April 23, 2022 8:41 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Stan Paine


Springfield, OR 97477
United States

scp6949@gmail.com

WINEGAR Michelle

From: Denise Lytle <centauress6@live.com>
Sent: Saturday, April 23, 2022 8:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Lytle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Denise Lytle
centauress6@live.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "B. Peterson" <grailpath@aol.com>
Sent: Saturday, April 23, 2022 8:14 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
B. Peterson


Portland, OR 97213
United States

grailpath@aol.com

WINEGAR Michelle

From: Miranda Daviduk <mdaviduk@biologicaldiversity.org>
Sent: Saturday, April 23, 2022 7:43 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Miranda Daviduk and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Miranda Daviduk
mdaviduk@biologicaldiversity.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Lary- McKee" <lary@larymckee.com>
Sent: Saturday, April 23, 2022 4:34 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

I AM WRITING TO MY State Treasurer today and SEMANDING THAT they vote YES on the climate resolutions before the big banks and insurance companies this spring!

Sincerely,
Lary- McKee


Gervais, OR 97026
United States

lary@larymckee.com

WINEGAR Michelle

From: Vicki Hodges <kenvickih@gmail.com>
Sent: Saturday, April 23, 2022 1:46 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Vicki Hodges


KLAMATH FALLS, OR 97601-2421
United States

kenvickih@gmail.com

WINEGAR Michelle

From: Annita Bowman <annitabowman@gmail.com>
Sent: Saturday, April 23, 2022 12:13 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

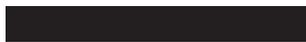
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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Annita Bowman


Ontario, OR 97914
United States

annitabowman@gmail.com

WINEGAR Michelle

From: Karen Babin <ksbabin@gmail.com>
Sent: Monday, April 25, 2022 8:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Babin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen Babin
ksbabin@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Allister Layne <layneallister@yahoo.com>
Sent: Monday, April 25, 2022 8:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Allister Layne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Allister Layne
layneallister@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandy Dumke <scdumke735@gmail.com>
Sent: Monday, April 25, 2022 8:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandy Dumke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandy Dumke
scdumke735@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashley Hanshaw <ashleyhanshaw55@gmail.com>
Sent: Monday, April 25, 2022 8:47 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashley Hanshaw and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashley Hanshaw
ashleyhanshaw55@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Wiles <jwiles3rd@gmail.com>
Sent: Monday, April 25, 2022 8:46 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Wiles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Wiles
jwiles3rd@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eileene Gillson <egillson3@gmail.com>
Sent: Monday, April 25, 2022 8:46 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eileene Gillson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eileene Gillson
egillson3@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carrie Swank <caswank1@gmail.com>
Sent: Monday, April 25, 2022 8:45 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carrie Swank and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carrie Swank
caswank1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Longyear <sharonmlongyear@gmail.com>
Sent: Monday, April 25, 2022 8:45 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Longyear and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sharon Longyear
sharonmlongyear@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susannah Laskaris <susannahlaskaris@gmail.com>
Sent: Monday, April 25, 2022 8:45 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susannah Laskaris and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susannah Laskaris
susannahlaskaris@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Raymond Lampe <bgandrl@gmail.com>
Sent: Monday, April 25, 2022 8:45 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Raymond Lampe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Raymond Lampe
bgandrl@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: doug franklin <ldfranklinxx@yahoo.com>
Sent: Monday, April 25, 2022 8:44 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is doug franklin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
doug franklin
ldfranklinxx@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: kristin arce <krstn.gnzlz@gmail.com>
Sent: Monday, April 25, 2022 8:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is kristin arce and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
kristin arce
krstn.gnzlz@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bradley Gibson <gibsonbrs1@gmail.com>
Sent: Monday, April 25, 2022 8:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bradley Gibson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bradley Gibson
gibsonbrs1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anthony Measham <ameasham@aol.com>
Sent: Monday, April 25, 2022 8:43 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Measham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anthony Measham
ameasham@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kimberly Derwent <krmderwent@gmail.com>
Sent: Monday, April 25, 2022 8:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kimberly Derwent and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kimberly Derwent
krmdewent@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nathaniel Feyma <nfeyma@gmail.com>
Sent: Monday, April 25, 2022 8:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nathaniel Feyma and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nathaniel Feyma
nfeyma@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Lewandowski <mlewand@gmail.com>
Sent: Monday, April 25, 2022 8:42 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Lewandowski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Lewandowski
mlewand@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Denise Campanella <pmdcamp2@verizon.net>
Sent: Monday, April 25, 2022 8:42 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Campanella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Denise Campanella
pmdcamp2@verizon.net

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WINEGAR Michelle

From: maryann campanella <pmdcamp2@verizon.net>
Sent: Monday, April 25, 2022 8:41 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is maryann campanella and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Sincerely,
maryann campanella
pmdcamp2@verizon.net

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jack Gorman <jack@franklinbehavioral.com>
Sent: Monday, April 25, 2022 8:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jack Gorman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jack Gorman
jack@franklinbehavioral.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pat LaStrapes <plastrapes@gmail.com>
Sent: Monday, April 25, 2022 8:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pat LaStrapes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pat LaStrapes
plastrapes@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anna Cowen <annaysun@yahoo.com>
Sent: Monday, April 25, 2022 8:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anna Cowen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anna Cowen
annaysun@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Martha Gorak <martha2503@gmail.com>
Sent: Monday, April 25, 2022 8:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Martha Gorak and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Martha Gorak
martha2503@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephani Frame <depirox@gmail.com>
Sent: Monday, April 25, 2022 8:39 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephani Frame and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephani Frame
depirox@gmail.com

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WINEGAR Michelle

From: Dennis Yates <dennis.yates@mac.com>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dennis Yates and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dennis Yates
dennis.yates@mac.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deann Darling <annde905@gmail.com>
Sent: Monday, April 25, 2022 8:38 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deann Darling and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deann Darling
annde905@gmail.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mileen Kirkpatrick <leekirkpatrick@bellsouth.net>
Sent: Monday, April 25, 2022 8:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mileen Kirkpatrick and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mileen Kirkpatrick
leekirkpatrick@bellsouth.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bonnie Gerber <apanda617@aol.com>
Sent: Monday, April 25, 2022 8:38 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bonnie Gerber and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bonnie Gerber
apanda617@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Evrard <jmevrard@roadrunner.com>
Sent: Monday, April 25, 2022 8:38 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Evrard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Evrard
jmevrard@roadrunner.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maria Shepard <mggshpard@gmail.com>
Sent: Monday, April 25, 2022 8:38 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maria Shepard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Maria Shepard
mgshepard@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kim Clark <Kim.clark@ymail.com>
Sent: Monday, April 25, 2022 8:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kim Clark and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kim Clark
Kim.clark@ymail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: fay forman <fayf355@yahoo.com>
Sent: Monday, April 25, 2022 8:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is fay forman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
fay forman
fayf355@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leon Paley <lrp29@columbia.edu>
Sent: Monday, April 25, 2022 8:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leon Paley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leon Paley
lrp29@columbia.edu

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WINEGAR Michelle

From: Paula Morgan <paulaymorgan@gmail.com>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paula Morgan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Morgan
paulaymorgan@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alan Scott <alan.scott.sol@gmail.com>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alan Scott and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Alan Scott
alan.scott.sol@gmail.com

References:

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WINEGAR Michelle

From: Mary Grant <mclgrant@centurylink.net>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Grant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Mary Grant
mclgrant@centurylink.net

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WINEGAR Michelle

From: Ed Dye <ed-dye@tampabay.rr.com>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ed Dye and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ed Dye
ed-dye@tampabay.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Vopicka <lvopicka@tampabay.rr.com>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Linda Vopicka and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Vopicka
lvopicka@tampabay.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Ellis <davidrellis@q.com>
Sent: Monday, April 25, 2022 8:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is David Ellis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Ellis
davidrellis@q.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kelley Keisch <KelleyKeisch@gmail.com>
Sent: Monday, April 25, 2022 8:35 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kelley Keisch and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kelley Keisch
KelleyKeisch@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Doris Austin <djenne2008@gmail.com>
Sent: Monday, April 25, 2022 8:35 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Doris Austin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Doris Austin
djenne2008@gmail.com

References:

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WINEGAR Michelle

From: Bryant Belli <bbaykermit@yahoo.com>
Sent: Monday, April 25, 2022 8:35 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Bryant Belli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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bbaykermit@yahoo.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Daniel Lipson <dnlipson@gmail.com>
Sent: Monday, April 25, 2022 8:34 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Daniel Lipson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Daniel Lipson
dnlipson@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jeffrey Bains <jebains@gmail.com>
Sent: Monday, April 25, 2022 8:34 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jeffrey Bains and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jeffrey Bains
jebains@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Scott Davis <scottdavis00@gmail.com>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Scott Davis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Scott Davis
scottdavis00@ymail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hugh Ballem <hballem@gmail.com>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hugh Ballem and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hugh Ballem
hballem@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Katy Starr <gaskinsla@aol.com>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Katy Starr and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Katy Starr
gaskinsla@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandy Harper <cyrano@ak.net>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandy Harper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandy Harper
cyrano@ak.net

PS I am actually an older person in my 80's but wish to see a healthy planet for my children and grandchildren and future generations. ...

References:

- [1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>
- [2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>
- [3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>
- [4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>
- [5] <https://www.unepfi.org/net-zero-banking/members/>
- [6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>
- [7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christine Voss <christinemvoss@gmail.com>
Sent: Monday, April 25, 2022 8:33 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christine Voss and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christine Voss
christinemvoss@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gabriel Gomes <nayanagar2@gmail.com>
Sent: Monday, April 25, 2022 8:32 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gabriel Gomes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gabriel Gomes
nayanagar2@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Theresa Deery <thdeery@gmail.com>
Sent: Monday, April 25, 2022 8:32 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Theresa Deery and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Theresa Deery
thdeery@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Samantha Lobis <samlobis@gmail.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Samantha Lobis and I am a mother deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As a mother, my child and all other children's entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United

States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a mother of a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Samantha Lobis
samlobis@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jean Dibble <liljean2005@gmail.com>
Sent: Monday, April 25, 2022 8:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jean Dibble and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jean Dibble
liljean2005@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lucy Austin <readerner64@aol.com>
Sent: Monday, April 25, 2022 8:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lucy Austin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lucy Austin
readernerd64@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Redding <redding47@aol.com>
Sent: Monday, April 25, 2022 8:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Redding and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Redding
redding47@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Katherine Yarder <caseyyarder@gmail.com>
Sent: Monday, April 25, 2022 8:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Katherine Yarder and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Katherine Yarder
caseyyarder@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carlos Small <ideals-final.0d@icloud.com>
Sent: Monday, April 25, 2022 8:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carlos Small and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carlos Small
ideals-final.0d@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jan Renee <janrenee4@gmail.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jan Renee and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jan Renee
janrenee4@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sam Dibrell <samclarkdibrell@gmail.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sam Dibrell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Sam Dibrell
samclarkdibrell@gmail.com

References:

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Francis Clougherty <fclougherty@aol.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Francis Clougherty and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Francis Clougherty
fclougherty@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nellie Medlin <medlin7@hotmail.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nellie Medlin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nellie Medlin
medlinn7@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eric Voise <eric_voise@yahoo.com>
Sent: Monday, April 25, 2022 8:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eric Voise and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eric Voise
eric_voise@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cody Goin <codygoin2021@gmail.com>
Sent: Monday, April 25, 2022 11:26 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cody Goin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cody Goin
codygoin2021@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paula Gordinier <pgordi2@gmail.com>
Sent: Monday, April 25, 2022 11:23 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paula Gordinier and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Gordinier
pgordi2@gmail.com

References:

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WINEGAR Michelle

From: Marie Driscoll <omamarie@att.net>
Sent: Monday, April 25, 2022 11:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marie Driscoll and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marie Driscoll
omamarie@att.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linta Bryant <jaslyn7219@gmail.com>
Sent: Monday, April 25, 2022 11:20 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linta Bryant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linta Bryant
jaslyn7219@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mon Mor <moraism@kean.edu>
Sent: Monday, April 25, 2022 11:17 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mon Mor and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mon Mor
moraism@kean.edu

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Morgan Crawford <mcrawford@vac.com>
Sent: Monday, April 25, 2022 11:15 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Morgan Crawford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Morgan Crawford
mcrawford@vac.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Margaret Guilfooy Tyler <mmguilfooy@gmail.com>
Sent: Monday, April 25, 2022 11:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Margaret Guilfooy Tyler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Margaret Guilfooy Tyler
mmguilfooy@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Liz Lundquist <lizlundquist@gmail.com>
Sent: Monday, April 25, 2022 11:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liz Lundquist and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Liz Lundquist
lizlundquist@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judy Bernstein <bernst1@roadrunner.com>
Sent: Monday, April 25, 2022 11:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judy Bernstein and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Judy Bernstein
bernst1@roadrunner.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sean Hickey <sean.hickey2@gmail.com>
Sent: Monday, April 25, 2022 11:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sean Hickey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sean Hickey
sean.hickey2@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Daniel Weinberger <dannymax123@gmail.com>
Sent: Monday, April 25, 2022 11:12 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Daniel Weinberger and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Daniel Weinberger
dannymax123@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charles Beard <cd76@verizon.net>
Sent: Monday, April 25, 2022 11:08 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Charles Beard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Charles Beard
cd76@verizon.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "B. Z." <babzip@cox.net>
Sent: Monday, April 25, 2022 11:07 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is B. Z. and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,

B. Z.

babzip@cox.net

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WINEGAR Michelle

From: Jan Beauchamp <janbeauchamp@me.com>
Sent: Monday, April 25, 2022 11:07 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jan Beauchamp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jan Beauchamp
janbeauchamp@me.com

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WINEGAR Michelle

From: Marjorie Wagner <marjewagner@gmail.com>
Sent: Monday, April 25, 2022 11:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marjorie Wagner and I am a mother of two who is deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, my children's entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a mother of two young persons who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marjorie Wagner
marjewagner@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Shepherd <woodberry83@yahoo.ca>
Sent: Monday, April 25, 2022 11:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Shepherd and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Shepherd
woodberry83@yahoo.ca

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mitzi Deitch <mitzi_19053_2001@yahoo.com>
Sent: Monday, April 25, 2022 11:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mitzi Deitch and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mitzi Deitch
mitzi_19053_2001@yahoo.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Edward Jasiewicz <ejasiewicz@verizon.net>
Sent: Monday, April 25, 2022 11:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Edward Jasiewicz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Edward Jasiewicz
eajasiewicz@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: judi burbes <judithcrozet@aol.com>
Sent: Monday, April 25, 2022 11:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is judi burbes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
judi burbes
judithcrozet@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Thomas Rogers <Tom.Rogers@TrueNorthCLC.COM>
Sent: Monday, April 25, 2022 10:59 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Thomas Rogers and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Thomas Rogers
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References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kimberly Allen <kalleninteriors@aol.com>
Sent: Monday, April 25, 2022 10:58 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kimberly Allen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kimberly Allen
kalleninteriors@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jon Pitt <jonpitt@yahoo.com>
Sent: Monday, April 25, 2022 10:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jon Pitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jon Pitt
jonpitt@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: JoAnne Metzler <joanne.metzler@gmail.com>
Sent: Monday, April 25, 2022 10:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is JoAnne Metzler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
JoAnne Metzler
joanne.metzler@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Mari Mennel-Bell" <mari471@aol.com>
Sent: Monday, April 25, 2022 10:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mari Mennel-Bell and I am a shareholder deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mari Mennel-Bell
mari471@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen Cotterell <karenjcotterell@gmail.com>
Sent: Monday, April 25, 2022 10:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Cotterell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Karen Cotterell
karenjcotterell@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lynn Pooley <Pooleyed2@gmail.com>
Sent: Monday, April 25, 2022 10:52 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lynn Pooley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lynn Pooley
Pooleyed2@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Casey Deakins <caseydeakins@gmail.com>
Sent: Monday, April 25, 2022 10:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Casey Deakins and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Casey Deakins
caseydeakins@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Priscilla Carlson <psc@hartwagner.com>
Sent: Monday, April 25, 2022 10:52 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

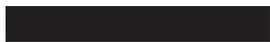
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Priscilla Carlson


Portland, OR 97211
United States

psc@hartwagner.com

WINEGAR Michelle

From: Arielle Schechter <acsarchitect@icloud.com>
Sent: Monday, April 25, 2022 10:51 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Arielle Schechter and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Arielle Schechter
acsarchitect@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tiffany Marsh <tiffers@mac.com>
Sent: Monday, April 25, 2022 10:49 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tiffany Marsh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tiffany Marsh
tiffers@mac.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Debra Smith <rubydeb5@yahoo.com>
Sent: Monday, April 25, 2022 10:45 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Debra Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Debra Smith
rubydeb5@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: May Roessner <mayroessner@gmail.com>
Sent: Monday, April 25, 2022 10:45 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is May Roessner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
May Roessner
mayroessner@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laurel Kornfeld <laurel2000@gmail.com>
Sent: Monday, April 25, 2022 10:44 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurel Kornfeld and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurel Kornfeld
laurel2000@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Denise Tuttle <dentuttle1@gmail.com>
Sent: Monday, April 25, 2022 10:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Tuttle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Denise Tuttle
dentuttle1@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cheryl Whitehurst <cmssoftball2004@yahoo.com>
Sent: Monday, April 25, 2022 10:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cheryl Whitehurst and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cheryl Whitehurst
cmssoftball2004@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Gerritt and Elizabet Baker-Smith" <egbaksmith@gmail.com>
Sent: Monday, April 25, 2022 10:43 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gerritt and Elizabet Baker-Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gerritt and Elizabet Baker-Smith
egbaksmith@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Angus M. Macdonald" <ammacdon@yahoo.com>
Sent: Monday, April 25, 2022 10:41 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angus M. Macdonald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Angus M. Macdonald
ammacdon@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Helen Hays <hlhays75@gmail.org>
Sent: Monday, April 25, 2022 10:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Helen Hays and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Helen Hays
hlhays75@gmail.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deborah McCarthy <corlieshouse@gmail.com>
Sent: Monday, April 25, 2022 10:39 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deborah McCarthy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deborah McCarthy
corlieshouse@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Connie Raper <ckrmob@gmail.com>
Sent: Monday, April 25, 2022 10:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Connie Raper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Connie Raper
ckrmob@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nina Baranchuk <nbgracie@gmail.com>
Sent: Monday, April 25, 2022 10:36 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nina Baranchuk and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nina Baranchuk
nbgracie@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Salissa Chavez <salissac04@gmail.com>
Sent: Monday, April 25, 2022 10:34 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Salissa Chavez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Salissa Chavez
salissac04@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Suzy Berkowitz <soozbee83@gmail.com>
Sent: Monday, April 25, 2022 10:34 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Suzy Berkowitz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Suzy Berkowitz
soozbee83@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gretchen Boger <gretchenboger@gmail.com>
Sent: Monday, April 25, 2022 10:29 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gretchen Boger, and I am extremely concerned about climate change and the escalating impacts that ecological destruction and extreme weather events will have on my children's future. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gretchen Boger
gretchenboger@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rudi Leibik <rudi.leibik@gmail.com>
Sent: Monday, April 25, 2022 10:25 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rudi Leibik and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Rudi Leibik
rudi.leibik@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Wendy Fast <ttouch22@me.com>
Sent: Monday, April 25, 2022 10:25 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Wendy Fast and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Wendy Fast
ttouch22@me.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ela Thomas <queenela2002@yahoo.com>
Sent: Monday, April 25, 2022 10:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ela Thomas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ela Thomas
queenela2002@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Chenelle <susanchenelle@gmail.com>
Sent: Monday, April 25, 2022 10:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Chenelle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Susan Chenelle
susanchenelle@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: June Linhart <june.linhart@gmail.com>
Sent: Monday, April 25, 2022 10:23 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is June Linhart and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
June Linhart
june.linhart@gmail.com

References:

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bill Harris <bbharris1936@gmail.com>
Sent: Monday, April 25, 2022 10:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bill Harris and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bill Harris
bbharris1936@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "MR.LYNNWARD LACY" <lynnwardlacy@rocketmail.com>
Sent: Monday, April 25, 2022 10:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is MR.LYNNWARD LACY and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
MR.LYNNWARD LACY
lynnwardlacy@rocketmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Morales <Laura.morales1@icloud.com>
Sent: Monday, April 25, 2022 10:20 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Morales and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Morales
Laura.morales1@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kim Smith <cudakim@yahoo.com>
Sent: Monday, April 25, 2022 10:19 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kim Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kim Smith
cudakim@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kellie berns <kellie@earthguardians.org>
Sent: Monday, April 25, 2022 10:19 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kellie berns and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kellie Berns
kellie@earthguardians.org

References:

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WINEGAR Michelle

From: Peter Wood <nativeofny1@yahoo.com>
Sent: Monday, April 25, 2022 10:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Peter Wood and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Peter Wood
nativeofny1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Randy Randolph <randypw6967@gmail.com>
Sent: Monday, April 25, 2022 10:15 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Randy Randolph and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Randy Randolph
randypw6967@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kellie M <KMonahan45@gmail.com>
Sent: Monday, April 25, 2022 10:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kellie M and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kellie M
KMonahan45@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Thornton <marybrabson01@gmail.com>
Sent: Monday, April 25, 2022 10:12 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Thornton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Thornton
marybrabson01@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jess DePew <weathernut92@gmail.com>
Sent: Monday, April 25, 2022 10:12 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jess DePew and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain from lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net-zero by 2050, released last May [1]. This, along with other climate proposals filed this year, is aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to aligning their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net-Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As a youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heatwaves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jess DePew
weathernut92@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cliff Long <cliffalong@gmail.com>
Sent: Monday, April 25, 2022 10:12 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cliff Long and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Cliff Long
cliffalong@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elimaris Gonzalez <elimarisgonzalez@yahoo.com>
Sent: Monday, April 25, 2022 10:09 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elimaris Gonzalez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elimaris Gonzalez
elimarisgonzalez@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara McCane <barbaramccane1522@gmail.com>
Sent: Monday, April 25, 2022 10:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara McCane and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barbara McCane
barbaramccane1522@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Chris Brunner <mimiathome@yahoo.com>
Sent: Monday, April 25, 2022 10:08 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Chris Brunner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Chris Brunner
mimiathome@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annie McMahon <river@centurylink.net>
Sent: Monday, April 25, 2022 10:07 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annie McMahon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annie McMahon
river@centurylink.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maribelle Troup Perez <perez.maribelle1995@yahoo.com>
Sent: Monday, April 25, 2022 10:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maribelle Troup Perez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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perez.maribelle1995@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: FRANK NEUGEBAUER <frankerbauer@gmail.com>
Sent: Monday, April 25, 2022 10:05 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

The SEC is cheating investors, and favors hedge funds like CITADEL...Not right period!!!!!!!!!!!!!!

My name is FRANK NEUGEBAUER and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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frankerbauer@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Tashjian <DrJTashjian@gmail.com>
Sent: Monday, April 25, 2022 10:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Tashjian and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Tashjian
DrJTashjian@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Teresa Young <tbyoung@bvu.net>
Sent: Monday, April 25, 2022 10:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Teresa Young and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Teresa Young
tbyoung@bvu.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jen Forti <forti.jennifer@gmail.com>
Sent: Monday, April 25, 2022 10:01 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jen Forti and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jen Forti
forti.jennifer@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: edna gruvman <ednagruv@gmail.com>
Sent: Monday, April 25, 2022 10:00 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is edna gruvman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
edna gruvman
ednagruf@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Saltzman <scsaltzman@aol.com>
Sent: Monday, April 25, 2022 9:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Saltzman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Saltzman
scsaltzman@aol.com

References:

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WINEGAR Michelle

From: BC Shelby <bcselby@gmail.com>
Sent: Monday, April 25, 2022 9:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is BC Shelby and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
BC Shelby
bcshelby@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Emily Bayer <emily.r.bayer@gmail.com>
Sent: Monday, April 25, 2022 9:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Emily Bayer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Emily Bayer
emily.r.bayer@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jenifer Taylor <pacific6252@gmail.com>
Sent: Monday, April 25, 2022 9:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jenifer Taylor and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jenifer Taylor
pacific6252@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eugene Humrighouse <Eugene.humrighouse@gmail.com>
Sent: Monday, April 25, 2022 9:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eugene Humrighouse and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eugene Humrighouse
Eugene.humrighouse@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carlos Cuevas <ciancuevas@gmail.com>
Sent: Monday, April 25, 2022 9:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carlos Cuevas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carlos Cuevas
ciancuevas@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Gazzola <xenafan431@aol.com>
Sent: Monday, April 25, 2022 9:50 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Gazzola and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Linda Gazzola
xenafan431@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Annita Bowman <annitabowman@gmail.com>
Sent: Monday, April 25, 2022 9:49 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annita Bowman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annita Bowman
annitabowman@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith Ford <jsford66@bellsouth.net>
Sent: Monday, April 25, 2022 9:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judith Ford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Judith Ford
jsford66@bellsouth.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sharon Ponce <slponce7@gmail.com>
Sent: Monday, April 25, 2022 9:47 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Ponce and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Sharon Ponce
slponce7@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stuart Braman <stuartbraman@yahoo.com>
Sent: Monday, April 25, 2022 9:46 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stuart Braman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stuart Braman
stuartbraman@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Craig Etchison <cetch7@frontier.com>
Sent: Monday, April 25, 2022 9:46 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Craig Etchison and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Craig Etchison
cetch7@frontier.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jason Crawford <jrobcraft@aol.com>
Sent: Monday, April 25, 2022 9:45 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jason Crawford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Amara Jones <jonesamara39@gmail.com>
Sent: Monday, April 25, 2022 9:41 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Henry Beck,

My name is Amara Jones, and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Amara Jones
jonesamara39@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristin Toscano <kmt721@gmail.com>
Sent: Monday, April 25, 2022 9:44 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristin Toscano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristin Toscano
kmt721@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ariella Safer <ariellasaferr@gmail.com>
Sent: Monday, April 25, 2022 9:44 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ariella Safer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ariella Safer
ariellasaferr@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Silvio Fittipaldi <lambtrees@gmail.com>
Sent: Monday, April 25, 2022 9:44 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Silvio Fittipaldi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Silvio Fittipaldi
lambtrees@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Jeannie Finlay-Kochanowski" <clannadocks@aol.com>
Sent: Monday, April 25, 2022 9:42 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jeannie Finlay-Kochanowski and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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clannadocks@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: s Barnard <sbarnard84w@gmail.com>
Sent: Monday, April 25, 2022 9:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is s Barnard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
s Barnard
sbarnard84w@gmail.com

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elsy Shallman <gomerlu11@gmail.com>
Sent: Monday, April 25, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elsy Shallman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elsy Shallman
gomerlu11@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nehal Bajaj <nehal.bajaj7@gmail.com>
Sent: Monday, April 25, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nehal Bajaj and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nehal Bajaj
nehal.bajaj7@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: sherrri hodes <hodgessherria@gmail.com>
Sent: Monday, April 25, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is sherrri hodes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
sherrri hodges
hodgessherria@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: George Marsh <mrickus@twc.com>
Sent: Monday, April 25, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is George Marsh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
George Marsh
mrickus@twc.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brandon Schwartz <brandonericschwartz@gmail.com>
Sent: Monday, April 25, 2022 9:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brandon Schwartz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brandon Schwartz
brandonericschwartz@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cherlyn Reynolds <cherlyn5132@att.net>
Sent: Monday, April 25, 2022 9:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cherlyn Reynolds and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cherlyn Reynolds
cherlyn5132@att.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Heather Stephenson <heather@the-stephensons.com>
Sent: Monday, April 25, 2022 9:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Heather Stephenson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Heather Stephenson
heather@the-stephensons.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joan Kolessar <friendsofanimals358@gmail.com>
Sent: Monday, April 25, 2022 9:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joan Kolessar and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joan Kolessar
friendsofanimals358@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith TURNER <jeturn2@gmail.com>
Sent: Monday, April 25, 2022 9:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judith TURNER and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Judith TURNER
jeturn2@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Grace Wong <gracie@gralyn.org>
Sent: Monday, April 25, 2022 9:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Grace Wong and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Grace Wong
gracie@gralyn.org

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: S Reiff <s33reiff3@yahoo.com>
Sent: Monday, April 25, 2022 9:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is S Reiff and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
S Reiff
s33reiff3@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nicole Prescott <star_shadow14@yahoo.com>
Sent: Monday, April 25, 2022 9:35 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nicole Prescott and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nicole Prescott
star_shadow14@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brian Cook <celestial_seraphiman@yahoo.com>
Sent: Monday, April 25, 2022 9:35 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brian Cook and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Brian Cook
celestial_seraphiman@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Esparza <leesparza14@gmail.com>
Sent: Monday, April 25, 2022 9:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Esparza and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Esparza
leesparza14@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Erika Luchterhand <elnynyusa@aol.com>
Sent: Monday, April 25, 2022 9:33 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erika Luchterhand and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Erika Luchterhand
elnynyusa@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ansula Press <ansula@gmail.com>
Sent: Monday, April 25, 2022 9:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ansula Press and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ansula Press
ansula@gmail.com

References:

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WINEGAR Michelle

From: Janet Tice <starjet@mindspring.com>
Sent: Monday, April 25, 2022 9:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janet Tice and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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starjet@mindspring.com

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WINEGAR Michelle

From: Veroune Chittim <verounechittim2@gmail.com>
Sent: Monday, April 25, 2022 9:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Veroune Chittim and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Veroune Chittim
verounechittim2@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kris Kinner <raspberryraven777@gmail.com>
Sent: Monday, April 25, 2022 9:30 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kris Kinner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kris Kinner
raspberryraven777@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cynthia Bennett <cvalderrey@gmail.com>
Sent: Monday, April 25, 2022 9:29 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cynthia Bennett and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cynthia Bernett
cvalderrey@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Granato <l_granato1@yahoo.com>
Sent: Monday, April 25, 2022 9:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Granato and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Granato
l_granato1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Taima Hervas <taimamiami@gmail.com>
Sent: Monday, April 25, 2022 9:29 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Taima Hervas and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

We are and will continue to be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Taima Hervas
taimamiami@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: "Susan Courtney@truechange.org" <courtney@truechange.org>
Sent: Monday, April 25, 2022 9:28 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Courtney@truechange.org and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Susan Courtney@truechange.org
courtney@truechange.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dennis Carlson <chooch383@gmail.com>
Sent: Monday, April 25, 2022 9:28 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dennis Carlson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dennis Carlson
chooch383@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Margaret Dukes <mcorbettd@gmail.com>
Sent: Monday, April 25, 2022 9:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Margaret Dukes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Margaret Dukes
mcorbettd@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lori Stinson <lori.stinson@gmail.com>
Sent: Monday, April 25, 2022 9:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lori Stinson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lori Stinson
lori.stinson@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Fleetwood <patriciafleetwood@yahoo.com>
Sent: Monday, April 25, 2022 9:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Fleetwood and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Fleetwood
patriciafleetwood@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Krista Lohr <kristalohr1975@gmail.com>
Sent: Monday, April 25, 2022 9:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Krista Lohr and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. Support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, support for these critical climate votes and for making climate a priority in your shareholder engagement.

Signed,
Krista Lohr
kristalohr1975@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Char Esser <3.14CJE@gmail.com>
Sent: Monday, April 25, 2022 9:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Char Esser and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Char Esser
3.14CJE@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Jenkins <coding_bucolic.0s@icloud.com>
Sent: Monday, April 25, 2022 9:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Jenkins and I am a mother, grandmother, retired attorney and pastor deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. For our youth, their entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the

frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a grandparent of a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Jenkins
coding_bucolic.0s@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Dunn <jdsmd3x@gmail.com>
Sent: Monday, April 25, 2022 9:24 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Dunn and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Dunn
jdsmd3x@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Brestel <sylobrestel@aol.com>
Sent: Monday, April 25, 2022 9:23 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Brestel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Brestel
sylbrestel@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Lieberman <michael1603@sbcglobal.net>
Sent: Monday, April 25, 2022 9:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Lieberman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Lieberman
michael1603@sbcglobal.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Violante <mviolante44@gmail.com>
Sent: Monday, April 25, 2022 9:22 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Violante and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Violante
mviolante44@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Emmet Ryan <hopeldehoy@aol.com>
Sent: Monday, April 25, 2022 9:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Emmet Ryan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Emmet Ryan
hopeldehoy@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hipolito Arriaga <harriga319@gmail.com>
Sent: Monday, April 25, 2022 9:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hipolito Arriaga and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Hipolito Arriaga
harriaga319@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Terry Tedesco <ttedesco49@yahoo.com>
Sent: Monday, April 25, 2022 9:21 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Terry Tedesco and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Terry Tedesco
ttedesco49@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Timothy Raymond <timraymond@frontiernet.net>
Sent: Monday, April 25, 2022 9:19 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Timothy Raymond and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Timothy Raymond
timraymond@frontiernet.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janice Dannhauser <janndann88@gmail.com>
Sent: Monday, April 25, 2022 9:18 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janice Dannhauser and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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janndann88@gmail.com

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WINEGAR Michelle

From: Stephen Dutschke <sdutschke@gmail.com>
Sent: Monday, April 25, 2022 9:18 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Stephen Dutschke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Felix Felde <felix.katt@pobox.com>
Sent: Monday, April 25, 2022 9:18 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Felix Felde and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Felix Felde
felix.katt@pobox.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Beth Levin <bethagl@yahoo.com>
Sent: Monday, April 25, 2022 9:17 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Beth Levin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Beth Levin
bethagl@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karl Feller <karfel3@yahoo.com>
Sent: Monday, April 25, 2022 9:17 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karl Feller and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karl Feller
karfel3@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eric Meyer <Stickwork@gmail.com>
Sent: Monday, April 25, 2022 9:16 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eric Meyer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eric Meyer
Stickwork@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Andrew Kurzweil <ackurz@optonline.net>
Sent: Monday, April 25, 2022 9:16 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Andrew Kurzweil and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Andrew Kurzweil
ackurz@optonline.net

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WINEGAR Michelle

From: Nancy Pope <popesandburns@aol.com>
Sent: Monday, April 25, 2022 9:16 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Pope and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Pope
popesandburns@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Stevei <jdstevens355@gmail.com>
Sent: Monday, April 25, 2022 9:15 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Stevei and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Stevei
jdstevens355@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Leilani Mack <lmack12303@gmail.com>
Sent: Monday, April 25, 2022 9:15 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Leilani Mack and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Leilani Mack
lmack12303@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Penny Gregorich <PenDG1968@aol.com>
Sent: Monday, April 25, 2022 9:13 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Penny Gregorich and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Penny Gregorich
PenDG1968@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Darrell House <redwood9@hush.com>
Sent: Monday, April 25, 2022 9:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Darrell House and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Darrell House
redwood9@hush.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Humphries <hwesteacher@aol.com>
Sent: Monday, April 25, 2022 9:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Humphries and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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hwesteacher@aol.com

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WINEGAR Michelle

From: Irene Best <rdbest@frontiernet.net>
Sent: Monday, April 25, 2022 9:12 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Irene Best and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Irene Best
rdbest@frontiernet.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Soddy <fsoddy@frontier.com>
Sent: Monday, April 25, 2022 9:12 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Soddy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane Soddy
fsoddy@frontier.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Hall <r2whall@gmail.com>
Sent: Monday, April 25, 2022 9:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Hall and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Hall
r2whall@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Schulman <nschulm@gmail.com>
Sent: Monday, April 25, 2022 9:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Schulman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy Schulman
nschulm@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Josephine Scipione <jps_bugsy24@yahoo.com>
Sent: Monday, April 25, 2022 9:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Josephine Scipione and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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jps_bugsy24@yahoo.com

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WINEGAR Michelle

From: Gerald Sircus <geraldsircus@gmail.com>
Sent: Monday, April 25, 2022 9:11 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gerald Sircus and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Gerald Sircus
geraldsircus@gmail.com

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WINEGAR Michelle

From: Diane Soddy <fsoddy@frontier.com>
Sent: Monday, April 25, 2022 9:10 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Soddy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane Soddy
fsoddy@frontier.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mark Williams <markdavidw@gmail.com>
Sent: Monday, April 25, 2022 9:08 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mark Williams and I am a young person in Fort Lauderdale who is deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Williams
markdavidw@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Beata Moon <moon.beata@gmail.com>
Sent: Monday, April 25, 2022 9:07 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Beata Moon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Beata Moon
moon.beata@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Helena Gallant <helenagallant33@gmail.com>
Sent: Monday, April 25, 2022 9:06 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Helena Gallant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Helena Gallant
helenagallant33@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Patricia Todd-Dennis" <swanoftex@aol.com>
Sent: Monday, April 25, 2022 9:06 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Todd-Dennis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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swanoftex@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judy Dugan <judas56@yahoo.com>
Sent: Monday, April 25, 2022 9:04 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Judy Dugan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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judas56@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gary Nelson <greedn1@hotmail.com>
Sent: Monday, April 25, 2022 9:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gary Nelson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gary Nelson
greedn1@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stanley Naimon <snaimon@yahoo.com>
Sent: Monday, April 25, 2022 9:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stanley Naimon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stanley Naimon
snaimon@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hannah Gliemann <hannahgliemann@gmail.com>
Sent: Monday, April 25, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hannah Gliemann and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hannah Gliemann
hannahgliemann@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Myra Dremeaux <mdremeaux@gmail.com>
Sent: Monday, April 25, 2022 9:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Myra Dremeaux and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Myra Dremeaux
mdremeaux@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Froehlich <mefroehlich@gmail.com>
Sent: Monday, April 25, 2022 9:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Froehlich and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to all people, as our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Froehlich
mefroehlich@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lawrence East <rstyeast@aol.com>
Sent: Monday, April 25, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lawrence East and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lawrence East
rstyeast@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carolyn Rainwater <crain4me@icloud.com>
Sent: Monday, April 25, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carolyn Rainwater and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carolyn Rainwater
crain4me@icloud.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James R Swenson <jrswenson@prodigy.net>
Sent: Monday, April 25, 2022 9:01 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James R Swenson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James R Swenson
jrswenson@prodigy.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maureen Knutsen <maureen.knutsen@gmail.com>
Sent: Monday, April 25, 2022 9:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maureen Knutsen and I am an Alaskan deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As residents of planet Earth, our lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As an Alaskan who is already being affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maureen Knutsen
maureen.knutsen@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carolyn Johnson <booksisfun@aol.com>
Sent: Monday, April 25, 2022 9:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carolyn Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carolyn Johnson
booksisfun@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lindsay Reeve <lindsayreeve@yahoo.com>
Sent: Monday, April 25, 2022 9:00 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lindsay Reeve and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lindsay Reeve
lindsayreeve@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Taylor Smith <taylor-smith1051@gmail.com>
Sent: Monday, April 25, 2022 8:59 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Taylor Smith and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Taylor Smith
taylorsmith1051@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy McCullough <nancymccullough66@yahoo.com>
Sent: Monday, April 25, 2022 8:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy McCullough and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy McCullough
nancymccullough66@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Siba Shakib <Siba@compuserve.com>
Sent: Monday, April 25, 2022 8:57 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Siba Shakib and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Siba Shakib
Siba@compuserve.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paula Jackson <mtr.paula@gmail.com>
Sent: Monday, April 25, 2022 8:56 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on my children and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Jackson
mtr.paula@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bob Moyer <bmoyer1952@gmail.com>
Sent: Monday, April 25, 2022 8:55 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bob Moyer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Bob Moyer
bmoyer1952@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marc Riske <riske157@gmail.com>
Sent: Monday, April 25, 2022 8:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marc Riske and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Marc Riske
riske157@gmail.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Vyonne Jenks <jenkvyon@isu.edu>
Sent: Monday, April 25, 2022 8:54 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Vyonne Jenks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vyonne Jenks
jenkvyon@isu.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paula Cano <paulacano@gmail.com>
Sent: Monday, April 25, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paula Cano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Cano
paulacano@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Denise Insinga <aquamarinefish@verizon.net>
Sent: Monday, April 25, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Insinga and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Denise Insinga
aquamarinefish@verizon.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hanna Lyons <hannalyons@me.com>
Sent: Monday, April 25, 2022 8:53 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hanna Lyons and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention.

Sincerely,
Hanna Lyons
hannalyons@me.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Moira Nonnweiler <moiranonnweiler@gmail.com>
Sent: Monday, April 25, 2022 8:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Moira Nonnweiler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maira Nonnweiler
moiranonnweiler@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Michael Hubbard <hubmail@tampabay.rr.com>
Sent: Monday, April 25, 2022 8:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Hubbard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Hubbard
hubmail@tampabay.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: virginia liebowitz <vg1818@aol.com>
Sent: Monday, April 25, 2022 8:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is virginia liebowitz and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
virginia liebowitz
vg1818@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Warner <ghost.concolors@yahoo.com>
Sent: Monday, April 25, 2022 8:51 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Warner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
David Warner
ghost.concolors@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Schechter <schechte@gmail.com>
Sent: Monday, April 25, 2022 8:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Schechter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Schechter
schechte@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lauren Williamson <williamsonlauren34@gmail.com>
Sent: Monday, April 25, 2022 8:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lauren Williamson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lauren Williamson
williamsonlauren34@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Halley Vogts <halleyvogts@gmail.com>
Sent: Monday, April 25, 2022 8:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Halley Vogts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Halley Vogts
halleyvogts@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: willis gravelle <bill@gravelleweb.com>
Sent: Monday, April 25, 2022 8:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is willis gravelle and I am an elderly person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
willis gravelle
bill@gravelleweb.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jimmie Robinson <jimmierobinson61@yahoo.com>
Sent: Monday, April 25, 2022 8:50 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jimmie Robinson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jimmie Robinson
jimmierobinson61@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charlie O'Neill <rulers.wishers.0g@icloud.com>
Sent: Monday, April 25, 2022 8:49 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Charlie O'Neill and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Charlie O'Neill
rulers.wishers.0g@icloud.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: JANE FALLIS <fallisb@gmail.com>
Sent: Monday, April 25, 2022 8:49 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is JANE FALLIS and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
JANE FALLIS
fallisb@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kent Minault <kminault@gmail.com>
Sent: Monday, April 25, 2022 8:49 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kent Minault and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kent Minault
kminault@gmail.com

References:

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WINEGAR Michelle

From: Pete Sinica <pmsinica@gmail.com>
Sent: Monday, April 25, 2022 8:49 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pete Sinica and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Pete Sinica
pmsinica@gmail.com

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WINEGAR Michelle

From: Ann Marie Sinica <amsinica@gmail.com>
Sent: Monday, April 25, 2022 8:49 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ann Marie Sinica and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ann Marie Sinica
amsinica@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sean Shannon <seanwshannon@gmail.com>
Sent: Monday, April 25, 2022 8:48 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sean Shannon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sean Shannon
seanwshannon@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Thomas Perez <tntsservice@gmail.com>
Sent: Monday, April 25, 2022 8:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Thomas Perez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Thomas Perez
tntsservice@gmail.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane DiFante <dvelmad505@gmail.com>
Sent: Monday, April 25, 2022 2:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane DiFante and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane DiFante
dvelmad505@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barbara Darnell <barbaraa.darnell@gmail.com>
Sent: Monday, April 25, 2022 2:04 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barbara Darnell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Barbara Darnell
barbaraa.darnell@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Doris Ward <dward7359@gmail.com>
Sent: Monday, April 25, 2022 2:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Doris Ward and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Doris Ward
dward7359@gmail.com

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: FRED DAVIS <dfred0454@gmail.com>
Sent: Monday, April 25, 2022 2:02 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is FRED DAVIS and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Respectfully I remain
FRED R DAVIS, (MORTAL)

FRED DAVIS
dfred0454@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Thomas Nieland <tln4dwild@yahoo.com>
Sent: Monday, April 25, 2022 1:59 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Thomas Nieland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Thomas Nieland
tln4dwild@yahoo.com

References:

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WINEGAR Michelle

From: Ellen Harlan <harlan.lolli@gmail.com>
Sent: Monday, April 25, 2022 1:57 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ellen Harlan and I am an old person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ellen Harlan
harlan.lolli@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ralph DeSorbo <radesorbo@nycap.rr.com>
Sent: Monday, April 25, 2022 1:56 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ralph DeSorbo and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ralph DeSorbo
Email address: radesorbo@nycap.rr.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ryan Joyce <ryanjoyce108@gmail.com>
Sent: Monday, April 25, 2022 1:54 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ryan Joyce and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ryan Joyce
ryanjoyce108@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: George Hanas <beanmanbud2@gwcmail.net>
Sent: Monday, April 25, 2022 1:54 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is George Hanas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
George Hanas
beanmanbud2@gwcmail.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Hal Pillinger <hp.pillfam@verizon.net>
Sent: Monday, April 25, 2022 1:52 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Hal Pillinger and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Hal Pillinger
hp.pillfam@verizon.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marguerite Donnay <MimiDonnay@gmail.com>
Sent: Monday, April 25, 2022 1:49 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marguerite Donnay and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marguerite Donnay
MimiDonnay@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bernadette Andaloro <bandaloro2020@gmail.com>
Sent: Monday, April 25, 2022 1:48 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bernadette Andaloro and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bernadette Andaloro
bandaloro2020@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Felicity Hohenshelt <Licy75@aol.com>
Sent: Monday, April 25, 2022 1:46 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Felicity Hohenshelt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
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Licy75@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joseph Kenosky <jfk11090@gmail.com>
Sent: Monday, April 25, 2022 1:41 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joseph Kenosky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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jfk11090@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Kenosky <michaelpaulkenosky@yahoo.com>
Sent: Monday, April 25, 2022 1:40 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Kenosky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Kenosky
michaelpaulkenosky@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dianne Kenosky <diannekenosky@yahoo.com>
Sent: Monday, April 25, 2022 1:40 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dianne Kenosky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dianne Kenosky
diannekenosky@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deborah Zubow <zpluskod@aol.com>
Sent: Monday, April 25, 2022 1:36 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deborah Zubow and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deborah Zubow
zpluskod@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sandra Parciak <sandyk1016@gmail.com>
Sent: Monday, April 25, 2022 1:36 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sandra Parciak and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sandra Parciak
sandyk1016@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen Gilbert <gilbertsj1@yahoo.com>
Sent: Monday, April 25, 2022 1:34 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen Gilbert and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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WINEGAR Michelle

From: Karen Langelier <klang4678@gmail.com>
Sent: Monday, April 25, 2022 1:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Langelier and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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klang4678@gmail.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: valerie RAYNAUD <val.raynaud65@gmail.com>
Sent: Monday, April 25, 2022 1:27 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is valerie RAYNAUD and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
valerie RAYNAUD
val.raynaud65@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Galvin <jamesgalvin3@gmail.com>
Sent: Monday, April 25, 2022 1:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Galvin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Galvin
jamesgalvin3@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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WINEGAR Michelle

From: Suzanne Simnick Thurman <suzsirnck44@gmail.com>
Sent: Monday, April 25, 2022 1:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Suzanne Simnick Thurman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Suzanne Simnick Thurman
suzsimnick44@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Allen <catsanddoll@yahoo.com>
Sent: Monday, April 25, 2022 1:21 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Allen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Allen
catsanddollars@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Chey Richmond <cheyllynn@cox.net>
Sent: Monday, April 25, 2022 1:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Chey Richmond and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Chey Richmond
cheyllynn@cox.net

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WINEGAR Michelle

From: Deirdre McKiernan Hetzler <deirdrem4@gmail.com>
Sent: Monday, April 25, 2022 1:19 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Deirdre McKiernan Hetzler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deirdre McKiernan Hetzler
deirdrem4@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: N D <ngdebono@gmail.com>
Sent: Monday, April 25, 2022 1:16 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is N D and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
N D
ngdebono@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Ann Nowicki" <tazzannie975@gmail.com>
Sent: Monday, April 25, 2022 1:12 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ann Nowicki` and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ann Nowicki`
tazzannie975@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Fred Mallery <flmallery@efn.org>
Sent: Monday, April 25, 2022 1:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Fred Mallery and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Fred Mallery
fmallery@efn.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen Spradlin <wohlbold_2000@yahoo.com>
Sent: Monday, April 25, 2022 1:09 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Spradlin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen Spradlin
wohlbold_2000@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: lisa fisk <lisalfisk@gmail.com>
Sent: Monday, April 25, 2022 1:08 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is lisa fisk and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
lisa fisk
lisalfisk@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diana Agnoli <dianaagnoli@gmail.com>
Sent: Monday, April 25, 2022 1:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diana Agnoli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diana Agnoli
dianaagnoli@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Denise Neuzil <dlneuzil6@gmail.com>
Sent: Monday, April 25, 2022 12:52 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Neuzil and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Denise Neuzil
dlneuzil6@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jean Kim <milongel@hotmail.com>
Sent: Monday, April 25, 2022 12:51 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jean Kim and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jean Kim
milongel@hotmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jiny Breza <jinybreza@gmail.com>
Sent: Monday, April 25, 2022 12:49 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jiny Breza and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jiny Breza
jinybreza@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Heidi Andrade <heidiajandrade@gmail.com>
Sent: Monday, April 25, 2022 12:46 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Heidi Andrade and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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heidiajandrade@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Stephen Brace <vyse343@yahoo.com>
Sent: Monday, April 25, 2022 12:43 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen Brace and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Stephen Brace
vyse343@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jay Silver <jaylsilver0@gmail.com>
Sent: Monday, April 25, 2022 12:41 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jay Silver and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jay Silver
jaylsilver0@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kar Lang <karenl3623@gmail.com>
Sent: Monday, April 25, 2022 12:41 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kar Lang and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kar Lang
karenl3623@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carla Shearouse Jung <mrscarlajung@gmail.com>
Sent: Monday, April 25, 2022 12:40 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carla Shearouse Jung and I am a young adult with two children deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carla Shearouse Jung
mrscarlajung@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Peter Brewer <mr9grain@gmail.com>
Sent: Monday, April 25, 2022 12:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Peter Brewer and I am someone deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth and other concerned adults, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around

the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As someone who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Peter Brewer
mr9grain@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gianluca Guaitoli <demonlater@yahoo.com>
Sent: Monday, April 25, 2022 12:34 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gianluca Guaitoli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gianluca Guaitoli
demonlater@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashley Grace <ashley.m.grace@gmail.com>
Sent: Monday, April 25, 2022 12:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashley Grace and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ashley Grace
ashley.m.grace@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kitty Savage <kittysavagenyc@aol.com>
Sent: Monday, April 25, 2022 12:32 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kitty Savage and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kitty Savage
kittysavagenyc@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kevin Kimmel <kevinmkimmel@yahoo.com>
Sent: Monday, April 25, 2022 12:31 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kevin Kimmel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kevin Kimmel
kevinmkimmel@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christina Viljoen <viljo3059@gmail.com>
Sent: Monday, April 25, 2022 12:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christina Viljoen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christina Viljoen
viljo3059@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jen Forti <jenniferforti@yahoo.com>
Sent: Monday, April 25, 2022 12:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jen Forti and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to me and the youth of today. Their entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact me and them because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jen Forti
jenniferforti@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elizabeth Seltzer <ees01@earthlink.net>
Sent: Monday, April 25, 2022 12:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elizabeth Seltzer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elizabeth Seltzer
ees01@earthlink.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marlene Faucher <bootaichi@yahoo.com>
Sent: Monday, April 25, 2022 12:21 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marlene Faucher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marlene Faucher
bootaichi@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eeva Harju <monkeypuy@gmail.com>
Sent: Monday, April 25, 2022 12:21 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eeva Harju and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eeva Harju
monkeypuy@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dolores Guarino <hushed_squashy0f@icloud.com>
Sent: Monday, April 25, 2022 12:20 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dolores Guarino and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dolores Guarino
hushed_squashy0f@icloud.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cindy Jensen <csjensen58@gmail.com>
Sent: Monday, April 25, 2022 12:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cindy Jensen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cindy Jensen
csjensen58@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Timothy Duda <timduda@aol.com>
Sent: Monday, April 25, 2022 12:12 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Timothy Duda and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. Please support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Timothy Duda
timduda@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Babbitt <philad49@att.net>
Sent: Monday, April 25, 2022 12:10 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Babbitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Babbitt
philad49@att.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jane Wesley <jlizwes@gmail.com>
Sent: Monday, April 25, 2022 12:09 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jane Wesley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jane Wesley
jlizwes@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jeff Crane <sportsfan464@yahoo.com>
Sent: Monday, April 25, 2022 12:10 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jeff Crane and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jeff Crane
sportsfan464@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gale Rullmann <rullmann@gmail.com>
Sent: Monday, April 25, 2022 12:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gale Rullmann and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Gale Rullmann
rullmann@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rick Easton <jeeprox9@gmail.com>
Sent: Monday, April 25, 2022 12:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rick Easton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Rick Easton
jeeprox9@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ray Derrickson <rderrickson98@gmail.com>
Sent: Monday, April 25, 2022 12:06 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ray Derrickson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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rderrickson98@gmail.com

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WINEGAR Michelle

From: Anthony Everitt <anthonyeveritt77@yahoo.com>
Sent: Monday, April 25, 2022 12:04 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anthony Everitt and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Angelica Freitag <angelica.momotiuk@gmail.com>
Sent: Monday, April 25, 2022 12:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angelica Freitag and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Angelica Freitag
angelica.momotiuk@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: H S <bcs.wild@yahoo.com>
Sent: Monday, April 25, 2022 12:00 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is H S and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
H S
bcs.wild@yahoo.com

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[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: J P <warner86751@mypacks.net>
Sent: Monday, April 25, 2022 11:57 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is J P and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

J P

warner86751@mypacks.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashley Tupper <ashleyltupper@gmail.com>
Sent: Monday, April 25, 2022 11:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashley Tupper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashley Tupper
ashleytupper@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sara Roderer <sroderer@icloud.com>
Sent: Monday, April 25, 2022 11:56 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sara Roderer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Sara Roderer
sroderer@icloud.com

References:

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WINEGAR Michelle

From: Tamara Miller <milrsangl@aol.com>
Sent: Monday, April 25, 2022 11:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tamara Miller and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tamara Miller
milrsangl@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Christine Taylor <litasberrypatch@gmail.com>
Sent: Monday, April 25, 2022 11:55 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Christine Taylor and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Christine Taylor
litasberrypatch@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yvette Hill <ythetrainer@yahoo.com>
Sent: Monday, April 25, 2022 11:52 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yvette Hill and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yvette Hill
yhetrainer@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ken Bowman <kbowman@prodigy.net>
Sent: Monday, April 25, 2022 11:50 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ken Bowman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ken Bowman
kbowman@prodigy.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Theodore Beloin <tbeloin@gmail.com>
Sent: Monday, April 25, 2022 11:48 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Theodore Beloin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Theodore Beloin
tbeloin@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: janna piper <jaqalthehybrid@yahoo.com>
Sent: Monday, April 25, 2022 11:43 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is janna piper and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
janna piper
jaqalthehybrid@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joan Parks <hmrefuge@gmail.com>
Sent: Monday, April 25, 2022 11:41 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joan Parks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joan Parks
hmrefuge@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristy Giles <kristygiles@aol.com>
Sent: Monday, April 25, 2022 11:40 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristy Giles and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristy Giles
kristygiles@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Katherine Kiang <kathk15@gmail.com>
Sent: Monday, April 25, 2022 11:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Katherine Kiang and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Katherine Kiang
kathk15@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bill Rubin <BillRubin@SeptemberChase.com>
Sent: Monday, April 25, 2022 11:40 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bill Rubin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bill Rubin
BillRubin@SeptemberChase.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: LAWRENCE LINTNER <cloudspin11@gmail.com>
Sent: Monday, April 25, 2022 11:39 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is LAWRENCE LINTNER and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
LAWRENCE LINTNER
cloudspin11@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Renee Skudra <Renees52@aol.com>
Sent: Monday, April 25, 2022 11:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Renee Skudra and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Renee Skudra
Renees52@aol.com

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WINEGAR Michelle

From: Catherine Haug <cmhaug44@gmail.com>
Sent: Monday, April 25, 2022 11:37 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Catherine Haug and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Catherine Haug
cmhaug44@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: elizabeth perdue <bethatbarn1@gmail.com>
Sent: Monday, April 25, 2022 11:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is elizabeth perdue and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
elizabeth perdue
bethatbarn1@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Wolter <zibbiwolter@yahoo.com>
Sent: Monday, April 25, 2022 11:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Wolter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Wolter
zibbiwolter@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marisa Conners <marisa.conners@gmail.com>
Sent: Monday, April 25, 2022 11:32 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marisa and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marisa Conners
marisa.conners@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: judith ackerman <ackerson@yahoo.com>
Sent: Monday, April 25, 2022 11:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is judith ackerman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
judith ackerman
ackerson@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: karen winnubst <taos84@earthlink.net>
Sent: Monday, April 25, 2022 11:30 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is karen winnubst and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Sincerely,
karen winnubst
taos84@earthlink.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Liz Lundquist <lizlundquist@gmail.com>
Sent: Monday, April 25, 2022 11:29 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liz Lundquist and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Liz Lundquist
lizlundquist@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Charlotta Ball <mariahball@yahoo.com>
Sent: Tuesday, April 26, 2022 9:18 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

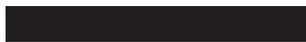
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Charlotta Ball


Hillsboro, OR 97123
United States

mariahball@yahoo.com

WINEGAR Michelle

From: Phillip Hope <phillip.hope@gmail.com>
Sent: Tuesday, April 26, 2022 8:46 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Phillip Hope and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Phillip Hope
phillip.hope@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marian Csabina <mariancsabina16@gmail.com>
Sent: Tuesday, April 26, 2022 8:45 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marian Csabina and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marian Csabina
mariancsabina16@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Evelyn Pinkerton <epinkert@sfu.ca>
Sent: Tuesday, April 26, 2022 8:03 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Evelyn Pinkerton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Evelyn Pinkerton
epinkert@sfu.ca

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Shoshana Serxner-Merchant" <ssexner1124@att.net>
Sent: Tuesday, April 26, 2022 7:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Shoshana Serxner-Merchant and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Shoshana Serxner-Merchant
ssexner1124@att.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alexa Spiegel <anspiegel@gmail.com>
Sent: Tuesday, April 26, 2022 6:49 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alexa Spiegel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Alexa Spiegel
anspiegel@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Stalcup <robinstalcup@gmail.com>
Sent: Tuesday, April 26, 2022 6:00 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robin Stalcup and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robin Stalcup
robinstalcup@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristen Swanson <kristensart@gmail.com>
Sent: Tuesday, April 26, 2022 5:52 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristen Swanson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kristen Swanson
kristensart@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jessica Stern <jagstern@gmail.com>
Sent: Tuesday, April 26, 2022 5:50 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jessica Stern and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jessica Stern
jagstern@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dallas Windham <medic4059@yahoo.com>
Sent: Tuesday, April 26, 2022 5:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dallas Windham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Dallas Windham
medic4059@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: roy adsit <royadsit@netscape.net>
Sent: Tuesday, April 26, 2022 5:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is roy adsit and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
roy adsit
royadsit@netscape.net

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[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patrick McCullough <pmccullough1@cinci.rr.com>
Sent: Tuesday, April 26, 2022 5:11 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patrick McCullough and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patrick McCullough
pmccullough1@cinci.rr.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Nealon <mtnealon38@gmail.com>
Sent: Tuesday, April 26, 2022 4:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Nealon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Nealon
mtnealon38@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Renee Rule <rrule4@gmail.com>
Sent: Tuesday, April 26, 2022 4:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Renee Rule and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Renee Rule
rrule4@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paul Haggard <paul.b.haggard@gmail.com>
Sent: Tuesday, April 26, 2022 3:26 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paul Haggard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paul Haggard
paul.b.haggard@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bonnie Yohe <yohayso@gmail.com>
Sent: Tuesday, April 26, 2022 3:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bonnie Yohe and I am an older person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. For youth, their entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As an older person who cares about the young people who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bonnie Yohe
yohayso@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Sullivan <asullivanop@gmail.com>
Sent: Tuesday, April 26, 2022 2:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Sullivan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Sullivan
asullivanop@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Barger <john@johnbarger.com>
Sent: Tuesday, April 26, 2022 2:43 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

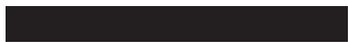
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
John Barger


Portland, OR 97206
United States

john@johnbarger.com

WINEGAR Michelle

From: Anne Ackley <bsmfc@gmx.com>
Sent: Tuesday, April 26, 2022 2:37 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anne Ackley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anne Ackley
bsmfc@gmx.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: m scheare <mscheare@yahoo.com>
Sent: Tuesday, April 26, 2022 1:27 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is m scheare and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
m scheare
mscheare@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: William G Gonzalez <wgonzalezgarcia@yahoo.com>
Sent: Tuesday, April 26, 2022 12:54 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is William G Gonzalez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
William G Gonzalez
wgonzalezgarcia@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Mary-Elizabeth Estrada" <meestrada97@gmail.com>
Sent: Tuesday, April 26, 2022 11:05 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary-Elizabeth and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary-Elizabeth Estrada
meestrada97@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ken Maurice <kenjosephmaurice@aol.com>
Sent: Tuesday, April 26, 2022 11:03 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ken Maurice and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ken Maurice
kenjosephmaurice@aol.com

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Amy Scott <scott9free@yahoo.com>
Sent: Tuesday, April 26, 2022 10:50 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amy Scott and I am a senior citizen deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Amy Scott
scott9free@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: cathy rupp <cathyarupp@yahoo.com>
Sent: Tuesday, April 26, 2022 9:42 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is cathy rupp and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
cathy rupp
cathyarupp@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Phillips <tom@phillipszoo.com>
Sent: Tuesday, April 26, 2022 9:12 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Phillips and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Phillips
tom@phillipszoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robert Lombardi <bob532@aol.com>
Sent: Tuesday, April 26, 2022 9:02 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Lombardi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Lombardi
bob532@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pete Sandifer <sparrowhawk5@charter.net>
Sent: Tuesday, April 26, 2022 8:45 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pete Sandifer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Pete Sandifer
sparrowhawk5@charter.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janet Prince <janet.prince@icloud.com>
Sent: Tuesday, April 26, 2022 8:25 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janet Prince and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Janet Prince
janet.prince@icloud.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James DeGrave <degravejc@charter.net>
Sent: Tuesday, April 26, 2022 7:49 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James DeGrave and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James DeGrave
degravejc@charter.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: dk anestos <mdi1755@yahoo.com>
Sent: Tuesday, April 26, 2022 7:37 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is dk anestos and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
dk anestos
mdi1755@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gary Ivey <grusboy@yahoo.com>
Sent: Tuesday, April 26, 2022 7:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gary Ivey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gary Ivey
grusboy@yahoo.com

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Dunkum <dunkum@bresnan.net>
Sent: Tuesday, April 26, 2022 6:51 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Dunkum and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Dunkum
dunkum@bresnan.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jerome Bump <bump@utexas.edu>
Sent: Tuesday, April 26, 2022 6:49 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jerome Bump and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jerome Bump
bump@utexas.edu

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Ms. Erin Noelle" <dragonflywellness@yahoo.com>
Sent: Tuesday, April 26, 2022 6:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ms. Erin Noelle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ms. Erin Noelle
dragonflywellness@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Kossman <kossdg@icloud.com>
Sent: Tuesday, April 26, 2022 6:03 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Kossman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane Kossman
kossdg@icloud.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Andes <dandes1043@gmail.com>
Sent: Tuesday, April 26, 2022 5:38 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is David Andes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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David Andes
dandes1043@gmail.com

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WINEGAR Michelle

From: Anna Cruikshank <alcruikshank1@gmail.com>
Sent: Tuesday, April 26, 2022 5:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anna Cruikshank and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Sincerely,
Anna Cruikshank
alcruikshank1@gmail.com

References:

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Anna Cruikshank

alcruikshank1@gmail.com

WINEGAR Michelle

From: Anna Cruikshank <alcruikshank1@gmail.com>
Sent: Tuesday, April 26, 2022 5:21 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,
Anna Cruikshank

alcruikshank1@gmail.com

WINEGAR Michelle

From: Jordan Ash <jordan.ash@pestakeholder.org>
Sent: Tuesday, April 26, 2022 5:00 AM
To: Treasurer Read
Subject: Will KKR Allow Workers the Freedom to Choose a Union?

This email is from a party external to Treasury. Use care with links and attachments.

Tobias,

Oregon Public Employees Retirement System is an investor with the private equity firm KKR, which recently [acquired a majority stake in Refresco](#), the world's largest independent bottling company. Refresco produces beverages such as BodyArmor Sports Drink for Coca-Cola, Gatorade for Pepsi, Arizona Iced Tea, and Tropicana juices.

This spring, workers at the Refresco bottling plant in New Jersey will be voting on whether they want to join the United Electrical, Radio, and Machine Workers of America union (UE). KKR should ensure that Refresco remains neutral and not interfere with workers' right to a free and fair union election.

In June 2021, a majority of the almost 250 workers at the New Jersey bottling plant voted to join the UE to counter the abusive treatment by supervisors, low wages, minimal benefits, sexual harassment, constant schedule changes, and an unforgiving attendance system that penalized workers for getting sick.

Refresco had hired a notorious union busting law firm that has a long history of trying to prevent workers from organizing. Workers were not intimidated by the aggressive anti-union campaign, and a majority of the workers voted to unionize. However, Refresco refused to recognize and bargain with the union, contesting the results of the election because the polling site opened five minutes late. Refresco dragged out the process through objections, appeals, and requests for extension, until ten months later in April 2022, they got the National Labor Relations Board to order a new election.

KKR should ensure that for this election, Refresco refrain from anti-union practices, such as:

- Requiring workers to attend mandatory "captive audience meetings," where Refresco or its consultants deliver anti-union messages
- Flooding the workplace with anti-union literature, while banning union organizers from communicating with workers at the workplace

- Firing or disciplining union leaders or supporters (The union recently filed an Unfair Labor Practice complaint, alleging that Refresco retaliated against a worker because he supported the union)
- Suggesting that Refresco will close the plant if workers vote for the union
- Having supervisors meet one on one with their direct subordinates to interrogate them about whether they support the union and to deliver anti-union messages

These types of coercive practices make it impossible for workers to freely exercise their right to unionize. Just this month, the [National Labor Relations Board \(NLRB\) General Counsel Jennifer Abruzzo](#) issued a memo that she will ask the Board to find that captive audience meetings are a violation of the law.

We request that as an investor, you ask KKR to ensure that workers at Refresco are given a free choice to have a union.

Thank you,

Jordan Ash

Private Equity Stakeholder Project

jordan.ash@PEstakeholder.org

Private Equity Stakeholder Project
[REDACTED]
Chicago Illinois 60647
United States

This email is intended for oregon.treasurer@ost.state.or.us.

[Update your preferences](#) or [Unsubscribe](#)



WINEGAR Michelle

From: Brian Close <brianjclose@yahoo.co.uk>
Sent: Tuesday, April 26, 2022 3:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brian Close and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brian Close
brianjclose@yahoo.co.uk

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anahata Iradah <anahatara@mac.com>
Sent: Tuesday, April 26, 2022 3:27 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anahata Iradah and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anahata Iradah
anahatara@mac.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Arlene Macintosh <energygal7@aol.com>
Sent: Tuesday, April 26, 2022 3:26 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Arlene Macintosh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Arlene Macintosh
energygal7@aol.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Shari Johnson <mommyone405@yahoo.com>
Sent: Tuesday, April 26, 2022 3:26 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Shari Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Shari Johnson
mommyone405@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lucii Richardson <luciiirichardson2000@gmail.com>
Sent: Tuesday, April 26, 2022 2:33 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lucii Richardson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Lucii Richardson
luciiirichardson2000@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anna Almquist <elmbranch@gmail.com>
Sent: Tuesday, April 26, 2022 2:05 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anna Almquist and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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elmbranch@gmail.com

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WINEGAR Michelle

From: Mark Blandford <oblomov237@gmail.com>
Sent: Tuesday, April 26, 2022 1:38 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mark Blandford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Blandford
oblomov237@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Deirdre Downey <deirdree06@gmail.com>
Sent: Tuesday, April 26, 2022 1:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Deirdre Downey and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Deirdre Downey
deirdree06@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Andrej Béder" <beeeeeedo@gmail.com>
Sent: Tuesday, April 26, 2022 12:41 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Andrej Béder and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Andrej Béder
beeeeeedo@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paul Blackburn <paulrblackburn@msn.com>
Sent: Tuesday, April 26, 2022 12:27 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paul Blackburn and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paul Blackburn
paulblackburn@msn.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eeva Harju <monkeypuy@gmail.com>
Sent: Tuesday, April 26, 2022 12:22 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eeva Harju and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Eeva Harju
monkeypuy@gmail.com

References:

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WINEGAR Michelle

From: Michael Spacek <mike_spacek@csx.com>
Sent: Tuesday, April 26, 2022 12:02 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Spacek and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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mike_spacek@csx.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yvonne Marley <sisterevie21@cox.net>
Sent: Monday, April 25, 2022 11:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yvonne Marley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yvonne Marley
sisterevie21@cox.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Perry Kendall <PearEmail@gmail.com>
Sent: Monday, April 25, 2022 11:28 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Perry Kendall and I am deeply concerned about our ability to avert climate catastrophe when we fail to do everything in our capacity now. Escalating dreadful counterproductive impacts that avoidably worsens pollution, ecological destruction and extreme weather events is unacceptable for all sentient beings. A livable planet for future generations is mandatory. Your swift, bold, action is a crucial priority demonstrate support for critical climate resolutions this shareholder season.

Shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies refraining lending for new fossil fuel exploration and development. Such resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You may review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and

severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

Create a world of possibility for future generations~ cease rampant use of fossil fuels and support these critical climate votes. Make a livable planet your priority in shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Most sincerely,
Perry Kendall
PearEmail@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dominique Byrd <dbyrd4510@gmail.com>
Sent: Monday, April 25, 2022 11:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dominique Byrd and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dominique Byrd
dbyrd4510@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robert Duy <bduyrn@yahoo.com>
Sent: Monday, April 25, 2022 10:49 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robert Duy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robert Duy
bduyrn@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Anne Denbow <aedenbow@charter.net>
Sent: Monday, April 25, 2022 10:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Anne Denbow and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Anne Denbow
aedenbow@charter.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cynthia Springer <springerdc@prodigy.net>
Sent: Monday, April 25, 2022 10:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cynthia Springer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cynthia Springer
springerdc@prodigy.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Gloria Cash-Procell" <glowithjoy@yahoo.com>
Sent: Monday, April 25, 2022 10:18 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gloria Cash-Procell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gloria Cash-Procell
glowithjoy@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cheryl Eames <ceeames@csulb.edu>
Sent: Monday, April 25, 2022 10:16 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cheryl Eames and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cheryl Eames
ceeames@csulb.edu

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Tom Csuhata <tomcsuhata@gmail.com>
Sent: Monday, April 25, 2022 10:09 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tom Csuhata and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to DEMAND that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tom Csuhata
tomcsuhata@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: clinton keaton <clintonkeaton@bellsouth.net>
Sent: Monday, April 25, 2022 10:01 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is clinton keaton and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
clinton keaton
clintonkeaton@bellsouth.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Judith Ritenburgh <ritenburghs@aol.com>
Sent: Monday, April 25, 2022 9:37 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Judith Ritenburgh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Judith Ritenburgh
ritenburghs@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maria Gomez Murphy <mariagomezmurphy@gmail.com>
Sent: Monday, April 25, 2022 9:29 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Maria Gomez Murphy and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maria Gomez Murphy
mariagomezmurphy@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Daniel Lara <daniellara1933@gmail.com>
Sent: Monday, April 25, 2022 9:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Daniel Lara and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

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Sincerely,
Daniel Lara
daniellara1933@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "d'Anne MacNeil" <goofyme@cox.net>
Sent: Monday, April 25, 2022 9:26 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is d'Anne MacNeil and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
d'Anne MacNeil
goofyme@cox.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: marian tracy <mariantracy@charter.net>
Sent: Monday, April 25, 2022 9:26 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

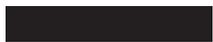
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
marian tracy


Coos Bay, OR 97420
United States

mariantracy@charter.net

WINEGAR Michelle

From: judy Tiberi <judytiberi@gmail.com>
Sent: Monday, April 25, 2022 9:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is judy Tiberi and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
judy Tiberi
judytiberi@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Angela Jones <amjones1971@yahoo.com>
Sent: Monday, April 25, 2022 9:24 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Angela Jones and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Angela Jones
amjones1971@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marcella Crane <mouseychic@gmail.com>
Sent: Monday, April 25, 2022 9:17 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marcella Crane and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marcella Crane
mouseychic@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dana McBrien <mcbriendm@gmail.com>
Sent: Monday, April 25, 2022 9:12 PM
To: Treasurer Read
Subject: Vote yes

This email is from a party external to Treasury. Use care with links and attachments.

Dear Treasurer Read,

Climate change is the most urgent issue of the day. We cannot keep funding fossil fuel production and use. Please vote yes on the "No Expansion" resolutions at the upcoming bank meetings. We need to urge our banks to fund non fossil fuel energy.

Thank you!

Dana McBrien
Salem, OR.

Sent from my iPad

WINEGAR Michelle

From: Janet Landfried <tlbergen@gmail.com>
Sent: Monday, April 25, 2022 9:03 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

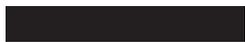
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Janet Landfried


Beaverton, OR 97008
United States

tlbergen@gmail.com

WINEGAR Michelle

From: "Annie ." <aolatt@cbu.edu>
Sent: Monday, April 25, 2022 8:47 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Annie . and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Annie .
aolatt@cbu.edu

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: William Watts <wmwatts8@aol.com>
Sent: Monday, April 25, 2022 8:41 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is William Watts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
William Watts
wmwatts8@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Igor Tandetnik <igor@tandetnik.org>
Sent: Monday, April 25, 2022 8:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Igor Tandetnik and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Igor Tandetnik
igor@tandetnik.org

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Susan Linden <suelinden@yahoo.com>
Sent: Monday, April 25, 2022 8:31 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Linden and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Linden
suelinden@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marie Garescher <marfogar@gmail.com>
Sent: Monday, April 25, 2022 8:26 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marie Garescher and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marie Garescher
marfogar@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Vicky Cramptom <ranchosanmiguel@aol.com>
Sent: Monday, April 25, 2022 8:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Vicky Cramptom and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Vicky Cramptom
ranchosanmiguel@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Edith Rohde <edith@nehalem.tel.net>
Sent: Monday, April 25, 2022 8:13 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

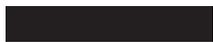
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Edith Rohde


Wheeler, OR 97147
United States

edith@nehalem.tel.net

WINEGAR Michelle

From: Cinda Flynn <cmflynn33@gmail.com>
Sent: Monday, April 25, 2022 8:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cinda Flynn and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cinda Flynn
cmflynn33@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Chinofsky <lzchin@hotmail.com>
Sent: Monday, April 25, 2022 8:07 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Chinofsky and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Chinofsky
lzchin@hotmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: The Rev Dr Edward Kern <amazinggrace3@sbcglobal.net>
Sent: Monday, April 25, 2022 8:02 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is The Rev Dr Edward Kern and I am deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
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amazinggrace3@sbcglobal.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Erline Towner <etownr@aol.com>
Sent: Monday, April 25, 2022 7:58 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erline Towner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Erline Towner
etownr@aol.com

References:

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Michalik <michalikjohn@att.net>
Sent: Monday, April 25, 2022 7:44 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Michalik and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Michalik
michalikjohn@att.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Xiaoying Li <xiaoyingli10@aol.com>
Sent: Monday, April 25, 2022 7:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Xiaoying Li and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Xiaoying Li
xiaoyingli10@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Bucu <robinedenphoto@gmail.com>
Sent: Monday, April 25, 2022 7:30 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robin Bucu and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robin Buco
robinedenphoto@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carol Bloomer <cbloomer@me.com>
Sent: Monday, April 25, 2022 7:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carol Bloomer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carol Bloomer
cbloomer@me.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nancy Boyd <nancy.brightwings@gmail.com>
Sent: Monday, April 25, 2022 7:17 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy Boyd and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Nancy Boyd
nancy.brightwings@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Serena De luca <se_deluca@yahoo.it>
Sent: Monday, April 25, 2022 7:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Serena De luca and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Serena De Luca
se_deluca@yahoo.it

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joanne Grossi <joaneg17@aol.com>
Sent: Monday, April 25, 2022 7:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joanne Grossi and I am a person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations.

I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action.

You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. Our entire lives are drastically restricted and threatened by climate change and its impacts.

The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement.

Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joanne Grossi
joanneg17@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Barry Cutler <bcutler529@gmail.com>
Sent: Monday, April 25, 2022 7:06 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Barry Cutler and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Barry Cutler
bcutler529@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Guthrie <lroseguthrie20@gmail.com>
Sent: Monday, April 25, 2022 7:04 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Linda Guthrie and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Linda Guthrie
lroseguthrie20@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Mosley <jimbigredmo@aol.com>
Sent: Monday, April 25, 2022 7:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Mosley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Mosley
jimbigredmo@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lee Rhoads <rroadslee@gmail.com>
Sent: Monday, April 25, 2022 7:02 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lee Rhoads and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Lee Rhoads
rhoadslee@gmail.com

References:

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WINEGAR Michelle

From: Mark Butler <knaptimeprod@homesc.com>
Sent: Monday, April 25, 2022 7:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mark Butler and I am an older person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on everyone and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Butler
knaptimedprod@homesc.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laurie LaGoe <lal8607@yahoo.com>
Sent: Monday, April 25, 2022 6:55 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laurie LaGoe and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laurie LaGoe
lal8607@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Gregory Olverson <greggy2224@yahoo.com>
Sent: Monday, April 25, 2022 6:49 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Gregory Olverson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Gregory Olverson
greggy2224@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Claudia Reed <claud2re@aol.com>
Sent: Monday, April 25, 2022 6:44 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Claudia Reed and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Claudia Reed
claud2re@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kristopher Burrell <kbryb@yahoo.com>
Sent: Monday, April 25, 2022 6:39 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kristopher Burrell and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kristopher Burrell
kbryb@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Alexandra Napoleon <mixedupfiles@mac.com>
Sent: Monday, April 25, 2022 6:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Alexandra Napoleon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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WINEGAR Michelle

From: Lisa Solon <viperkitty8@gmail.com>
Sent: Monday, April 25, 2022 6:32 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lisa Solon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lisa Solon
viperkitty8@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Antonio Fernandez <happyantonio@aol.com>
Sent: Monday, April 25, 2022 6:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Antonio Fernandez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Antonio Fernandez
happyantonio@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Donald Leisman <dleisman1@yahoo.com>
Sent: Monday, April 25, 2022 6:24 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Donald Leisman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Donald Leisman
dleisman1@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kate Skolnick <krs1123@gmail.com>
Sent: Monday, April 25, 2022 6:24 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kate Skolnick and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kate Skolnick
krs1123@gmail.com

References:

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WINEGAR Michelle

From: Drew Martin <dmandch@aol.com>
Sent: Monday, April 25, 2022 6:21 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Drew Martin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Drew Martin
dmandch@aol.com

References:

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WINEGAR Michelle

From: Heather Ruckman <heatherruckman@gmail.com>
Sent: Monday, April 25, 2022 6:13 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Heather Ruckman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ken Mauney <kennethdmauney@yahoo.com>
Sent: Monday, April 25, 2022 6:01 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ken Mauney and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ken Mauney
kennethdmauney@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Vera <vera.ranch@gmail.com>
Sent: Monday, April 25, 2022 6:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Vera and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Vera
vera.ranch@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Carol Wyndham <carolwyndham@yahoo.com>
Sent: Monday, April 25, 2022 5:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Carol Wyndham and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Carol Wyndham
carolwyndham@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sonia Vazquez <sva33@yahoo.com>
Sent: Monday, April 25, 2022 5:55 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sonia Vazquez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sonia Vazquez
sva33@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Terri Coleman <tcchars@gmail.com>
Sent: Monday, April 25, 2022 5:51 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Terri Coleman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Terri Coleman
tcchars@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Janet Ballard <jaykoda@aol.com>
Sent: Monday, April 25, 2022 5:34 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Janet Ballard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Janet Ballard
jaykoda@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Paula Beneke <benekepaula32@gmail.com>
Sent: Monday, April 25, 2022 5:32 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paula Beneke and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Paula Beneke
benekepaula32@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Patten <aweeble25@gmail.com>
Sent: Monday, April 25, 2022 5:24 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Robin Patten and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Robin Patten
aweeble25@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brenda Nieland <brenda5155@gmail.com>
Sent: Monday, April 25, 2022 5:21 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brenda Nieland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brenda Nieland
brenda5155@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Sheree Slone <samfreos@aol.com>
Sent: Monday, April 25, 2022 5:20 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sheree Slone and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sheree Slone
samfreos@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jesus Montealegre <freebird83jami@yahoo.com>
Sent: Monday, April 25, 2022 5:17 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jesus Montealegre and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Jesus Montealegre
freebird83jami@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brian Russo <brusso1@yahoo.com>
Sent: Monday, April 25, 2022 5:15 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Brian Russo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brian Russo
brusso1@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Larry Benvenuti <larrybfoto@aol.com>
Sent: Monday, April 25, 2022 5:15 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Larry Benvenuti and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Larry Benvenuti
larrybfoto@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "Susan Castelli-Hill" <joyoussafefree@yahoo.com>
Sent: Monday, April 25, 2022 5:11 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Susan Castelli-Hill and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Susan Castelli-Hill
joyoussafefree@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Elliot Comunale <elliotcomunale@yahoo.com>
Sent: Monday, April 25, 2022 5:08 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Elliot Comunale and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Elliot Comunale
elliotcomunale@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen Phillips <kfphillipselsd@gmail.com>
Sent: Monday, April 25, 2022 5:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen Phillips and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Karen Phillips
kfphillipselsd@gmail.com

References:

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WINEGAR Michelle

From: Sue Velez <flimsysue@gmail.com>
Sent: Monday, April 25, 2022 5:02 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sue Velez and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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flimsysue@gmail.com

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Grace Byrne <dewdrop000@yahoo.com>
Sent: Monday, April 25, 2022 4:58 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Grace Byrne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Grace Byrne
dewdrop000@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Risa Wallach <cantor.wallach@hushmail.com>
Sent: Monday, April 25, 2022 4:58 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Risa Wallach and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Risa Wallach
cantor.wallach@hushmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Richard Payne <nelo@frontier.com>
Sent: Monday, April 25, 2022 4:51 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Richard Payne and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Richard Payne
nelo@frontier.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: April Lasiter <aprilz16@yahoo.com>
Sent: Monday, April 25, 2022 4:50 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is April Lasiter and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
April Lasiter
aprilz16@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Justin Philipps <jphilipps1259@gmail.com>
Sent: Monday, April 25, 2022 4:44 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Justin Philipps and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Justin Philipps
jphilipps1259@gmail.com

References:

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WINEGAR Michelle

From: Kristen Sartor <kls0004@auburn.edu>
Sent: Monday, April 25, 2022 4:44 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

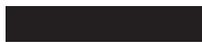
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Kristen Sartor


Portland, OR 97217-2639
United States

kls0004@auburn.edu

WINEGAR Michelle

From: Stephen a Johnson <seasaj777@gmail.clm>
Sent: Monday, April 25, 2022 4:42 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Stephen a Johnson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Stephen a Johnson
seasaj777@gmail.clm

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Richard Hendricks <rh_ii2003@yahoo.com>
Sent: Monday, April 25, 2022 4:41 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Richard Hendricks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Richard Hendricks
rh_ii2003@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Brenda Lehman <brendalehman41@gmail.com>
Sent: Monday, April 25, 2022 4:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Brenda Lehman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Brenda Lehman
brendalehman41@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jacqueline Knable <jhknable1@gmail.com>
Sent: Monday, April 25, 2022 4:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jacqueline Knable and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jacqueline Knable
jhknable1@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: A Sid <aminasinger@yahoo.com>
Sent: Monday, April 25, 2022 4:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is A Sid and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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A Sid

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WINEGAR Michelle

From: Harold Watson <watsonh1956@gmail.com>
Sent: Monday, April 25, 2022 4:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Harold Watson and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Colston <laura.colston@gmail.com>
Sent: Monday, April 25, 2022 4:21 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Laura Colston and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Laura Colston
laura.colston@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: LARRY WENGER <ldwenger1947@yahoo.com>
Sent: Monday, April 25, 2022 4:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is LARRY WENGER and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
LARRY WENGER
ldwenger1947@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Liana Lang <lianalang79@yahoo.com>
Sent: Monday, April 25, 2022 4:10 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Liana Lang and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Liana Lang
lianalang79@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Peg Reagan <reagan.peg@gmail.com>
Sent: Monday, April 25, 2022 4:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Peg Reagan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Peg Reagan
reagan.peg@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Roni Strompf <ronistrompf@gmail.com>
Sent: Monday, April 25, 2022 3:55 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Roni Strompf and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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ronistrompf@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jill Turco <jillylovespugs@gmail.com>
Sent: Monday, April 25, 2022 3:55 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jill Turco and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jill Turco
jillylovespugs@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "D. Deloff" <darfd@aol.com>
Sent: Monday, April 25, 2022 3:51 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is D. Deloff and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
D. Deloff
darfd@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: "NK A." <nkace18@gmail.com>
Sent: Monday, April 25, 2022 3:40 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is NK A. and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
NK A.
nkace18@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Pamela Evans <gardenqueen@gmail.com>
Sent: Monday, April 25, 2022 3:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Pamela Evans and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Pamela Evans
gardenqueen@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mildred Badlu <mildredannbadlu@yahoo.com>
Sent: Monday, April 25, 2022 3:35 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mildred Badlu and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mildred Badlu
mildredannbadlu@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nicole Punday <imnic0001@yahoo.com>
Sent: Monday, April 25, 2022 3:33 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nicole Punday and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Nicole Punday
imnic0001@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: claire cohen <clasico18@msn.com>
Sent: Monday, April 25, 2022 3:32 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is claire cohen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
claire cohen
clasico18@msn.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: gabriele holland <HOLLANDGABBIE@gmail.com>
Sent: Monday, April 25, 2022 3:29 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is gabriele holland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
gabriele holland
HOLLANDGABBIE@gmail.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: James Ford <jamesford1@icloud.com>
Sent: Monday, April 25, 2022 3:28 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is James Ford and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
James Ford
jamesford1@icloud.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Martha Brown <mbrown05@charter.net>
Sent: Monday, April 25, 2022 3:27 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Martha Brown and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Martha Brown
mbrown05@charter.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Shan Bramley <scoobyvalentine2308@gmail.com>
Sent: Monday, April 25, 2022 3:26 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Shan Bramley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Shan Bramley
scoobyvalentine2308@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Garry Kramchak <gmkramchak@gmail.com>
Sent: Monday, April 25, 2022 3:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Garry Kramchak and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Garry Kramchak
gmkrachak@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Melissa Garthwaite <mmtyer@aol.com>
Sent: Monday, April 25, 2022 3:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melissa Garthwaite and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melissa Garthwaite
mmtyer@aol.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Betty Brooks <bttby981@q.com>
Sent: Monday, April 25, 2022 3:13 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Betty Brooks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Betty Brooks
btyb981@q.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Rosa Kwon <rosabyn1@naver.com>
Sent: Monday, April 25, 2022 3:05 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Rosa Kwon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Rosa Kwon
rosabyn1@naver.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kathy Turner <katt7is@gmail.com>
Sent: Monday, April 25, 2022 3:03 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kathy Turner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Kathy Turner
katt7is@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Eric Naji <choppers4good@yahoo.com>
Sent: Monday, April 25, 2022 3:01 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eric Naji and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eric Naji
choppers4good@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jody MacDonald <oflandandsea@midtel.net>
Sent: Monday, April 25, 2022 3:00 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jody MacDonald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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oflandandsea@midtel.net

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mary Ann Viveros <arturo.viveros@sbcglobal.net>
Sent: Monday, April 25, 2022 2:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Mary Ann Viveros and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mary Ann Viveros
arturo.viveros@sbcglobal.net

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Bramley <shanbramley@gmail.com>
Sent: Monday, April 25, 2022 2:53 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Bramley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
John Bramley
shanbramley@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Zachary Rosenberg <sunydays33304@yahoo.com>
Sent: Monday, April 25, 2022 2:50 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Zachary Rosenberg and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Zachary Rosenberg
sunnydays33304@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jewell Batway <yougotjewell@yahoo.com>
Sent: Monday, April 25, 2022 2:50 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jewell Batway and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jewell Batway
yougotjewell@yahoo.com

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WINEGAR Michelle

From: Paula Fenda <phfenda@bellsouth.net>
Sent: Monday, April 25, 2022 2:47 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Paula Fenda and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Paula Fenda
phfenda@bellsouth.net

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joseph Cusano <jgcusano@att.net>
Sent: Monday, April 25, 2022 2:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joseph Cusano and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Joseph Cusano
jgcusano@att.net

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: aggie perilli <aggie@aggieperilli.com>
Sent: Monday, April 25, 2022 2:47 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is aggie perilli and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
aggie perilli
aggie@aggieperilli.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Victor Colon <grow.vic.12@gmail.com>
Sent: Monday, April 25, 2022 2:47 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Victor Colon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Victor Colon
grow.vic.12@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ward Giblin <wardgiblin@gmail.com>
Sent: Monday, April 25, 2022 2:45 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ward Giblin and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ward Giblin
wardgiblin@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Carney <mcarneyv@gmail.com>
Sent: Monday, April 25, 2022 2:43 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Carney and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
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mcarneyv@gmail.com

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WINEGAR Michelle

From: Frances Davis <crrfran1936@gmail.com>
Sent: Monday, April 25, 2022 2:42 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

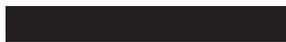
The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Frances Davis


Terrebonne, OR 97760
United States

crrfran1936@gmail.com

WINEGAR Michelle

From: Jarrett Cloud <jadacloud9@gmail.com>
Sent: Monday, April 25, 2022 2:39 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jarrett Cloud and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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jadacloud9@gmail.com

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[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Brandes <beani24329@aol.com>
Sent: Monday, April 25, 2022 2:38 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Michael Brandes and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Michael Brandes
beani24329@aol.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Patricia Gregory <pattiepie68@gmail.com>
Sent: Monday, April 25, 2022 2:33 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Patricia Gregory and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Patricia Gregory
pattiepie68@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Johnny Hall <kopsman124@yahoo.com>
Sent: Monday, April 25, 2022 2:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Johnny Hall and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Johnny Hall
kopsman124@yahoo.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Irene Brizard de Forges <brizard.de.forges@gmail.com>
Sent: Monday, April 25, 2022 2:28 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Irene Brizard de Forges and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Irene Brizard de Forges
brizard.de.forges@gmail.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ida Nissen <idamnissen@gmail.com>
Sent: Monday, April 25, 2022 2:25 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ida Nissen and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Ida Nissen
idamnissen@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jim Loveland <jimloveland52@yahoo.com>
Sent: Monday, April 25, 2022 2:24 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jim Loveland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jim Loveland
jimloveland52@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Jerry Rivers <jerry.rivers13@yahoo.com>
Sent: Monday, April 25, 2022 2:23 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Jerry Rivers and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Jerry Rivers
jerry.rivers13@yahoo.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Joyce Thomas <msctstewart05@icloud.com>
Sent: Monday, April 25, 2022 2:19 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Joyce Thomas and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Joyce Thomas
msctstewart05@icloud.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Kanwaldeep Sekhon <vytor.tsfc@gmail.com>
Sent: Monday, April 25, 2022 2:17 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Kanwaldeep Sekhon and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Kanwaldeep Sekhon
vytor.tsfc@gmail.com

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: leora broche <leorabroche@me.com>
Sent: Monday, April 25, 2022 2:15 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is leora broche and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
leora broche
leorabroche@me.com

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Zoe Strassfield <zpstrass@bu.edu>
Sent: Monday, April 25, 2022 2:12 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Zoe Strassfield and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Zoe Strassfield
zpstrass@bu.edu

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Mark Hayduke Grenard <grenardmarkhayduke@yahoo.com>
Sent: Monday, April 25, 2022 2:12 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

My name is Mark Hayduke Grenard and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Mark Hayduke Grenard
grenardmarkhayduke@yahoo.com

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Robin Jenkins [REDACTED]
Sent: Thursday, May 12, 2022 8:52 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote YES on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Robin Jenkins

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: mary luthy [REDACTED]
Sent: Wednesday, May 11, 2022 2:42 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Stephanie Pino [REDACTED]
Sent: Wednesday, May 11, 2022 10:09 AM
To: Treasurer Read
Subject: No money for fossil fuels!! No to Chase Bank unless they divest!!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Sir,

Thank you in advance for voting for Oregon's future. Climate change has devastated our beautiful state, causing huge wildfires and droughts followed by floods. Farmers acn't grow our food, children cannot grow up and learn unless we stand together against fossil fuels.

Thank you,
Stephanie Pino-Heiss
10606 SE Main St #208
Milwaukie OR 97222

WINEGAR Michelle

From: Janet Weil [REDACTED]
Sent: Tuesday, May 10, 2022 7:45 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Janet Weil

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Erica Brierley [REDACTED]
Sent: Tuesday, May 10, 2022 6:25 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Erica Brierley and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Erica Brierley

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Linda Taravella [REDACTED]
Sent: Tuesday, May 10, 2022 3:50 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Taravella

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kristen Sartor [REDACTED]
Sent: Tuesday, May 10, 2022 2:45 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

As the state treasurer, you have a responsibility to take meaningful action to address climate change now. I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kristen Sartor

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Elizabeth Sommo [REDACTED]
Sent: Tuesday, May 10, 2022 2:01 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Elizabeth Sommo

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Nancy O [REDACTED]
Sent: Tuesday, May 10, 2022 11:36 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nancy O and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nancy O



References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Satya Vayu [REDACTED]
Sent: Monday, May 9, 2022 9:55 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Satya Vayu

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Erick Presfield [REDACTED]
Sent: Monday, May 9, 2022 8:29 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Erick Presfield

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Connor Celce [REDACTED]
Sent: Monday, May 9, 2022 8:10 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear J.p. Morgan Chase Shareholders,

My name is Connor Celce and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Connor Celce



References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: David Grant [REDACTED]
Sent: Monday, May 9, 2022 4:50 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

David Grant

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Anne Ackley [REDACTED]
Sent: Monday, May 9, 2022 12:36 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Anne Ackley

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: P Phoebe Quillian <waterlotus@peoplepc.com>
Sent: Monday, May 9, 2022 11:30 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

P Phoebe Quillian

[Redacted signature]

[Redacted contact information]

WINEGAR Michelle

From: Priscilla Carlson [REDACTED]
Sent: Monday, May 9, 2022 10:44 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Priscilla Carlson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sally Cadonau [REDACTED]
Sent: Monday, May 9, 2022 2:44 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sally Cadonau

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mike Zotter [REDACTED]
Sent: Monday, May 9, 2022 12:57 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Please vote yes on the “Financing Consistent with the IEA Net-Zero 1.5°C Scenario” and “Absolute Contraction Targets for Financed Greenhouse Gas Emissions” the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world’s most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA’s most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It’s estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state’s residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Mike Zotter

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mackenzie Cox [REDACTED]
Sent: Monday, May 9, 2022 12:46 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Please do what you can to avoid reaching 2°C.

Sincerely,

Mackenzie Cox
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Diana Boss [REDACTED]
Sent: Sunday, May 8, 2022 6:07 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Diana Boss

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Schmoltdt [REDACTED]
Sent: Sunday, May 8, 2022 5:19 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Schmoltdt

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Val Snyder [REDACTED]
Sent: Saturday, May 7, 2022 11:00 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Val Snyder

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Morgan Nuss [REDACTED]
Sent: Saturday, May 7, 2022 9:13 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Morgan Nuss

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Robin Bochsler [REDACTED]
Sent: Saturday, May 7, 2022 7:31 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Robin Bochsler

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Laura Hanks [REDACTED]
Sent: Saturday, May 7, 2022 6:55 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Laura Hanks

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Avery Roberts [REDACTED]
Sent: Saturday, May 7, 2022 4:23 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm a Florida resident, and I'm a big fan of the sunshine and beautiful flowers—not so much the dealt, costly hurricanes, which climate change only makes worse and more common. My name is Avery Roberts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its

impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Avery Roberts

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Laura Radosta [REDACTED]
Sent: Saturday, May 7, 2022 3:13 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Laura Radosta

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Gary Gilardi [REDACTED]
Sent: Saturday, May 7, 2022 2:09 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Gary Gilardi

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Julia Mendez [REDACTED]
Sent: Saturday, May 7, 2022 12:36 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Julia Mendez

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: "Linda Yegge-Brannon" [REDACTED]
Sent: Saturday, May 7, 2022 11:03 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Yegge-Brannon

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Lauren Hicks [REDACTED]
Sent: Saturday, May 7, 2022 10:01 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lauren Hicks and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lauren Hicks

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Allan Lowe [REDACTED]
Sent: Saturday, May 7, 2022 6:49 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Allan Lowe

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Anna Cowen [REDACTED]
Sent: Friday, May 6, 2022 10:57 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Anna Cowen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Eileene Gillson [REDACTED]
Sent: Friday, May 6, 2022 9:53 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Eileene Gillson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Patricia Browning [REDACTED]
Sent: Friday, May 6, 2022 9:48 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Patricia Browning

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Larry Morningstar [REDACTED]
Sent: Friday, May 6, 2022 9:46 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Larry Morningstar

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Cameron Hubbe [REDACTED]
Sent: Friday, May 6, 2022 9:07 PM
To: Treasurer Read
Subject: Vote YES on the climate resolutions before Chase and Chubb this spring

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Treasurer Read —

Two weeks ago, during Passover and on Earth Day, **over 60 Jews and allies gathered in front of Chase Bank in Eugene, Oregon calling on Chase Bank to “move their dough” away from fossil fuels into renewable energy.**

We delivered a letter for Jamie Dimon calling on Chase Bank to live up to their commitments to move away from fossil fuels, rather than continuing to dump hundreds of BILLIONS into the industry that is fueling catastrophic climate impacts for so many around the world — including here in Oregon!

As the chief financial officer for our state, you have a responsibility to protect our state’s residents from the climate crisis and the financial risk that comes from investing in fossil fuels.

And you have the OPPORTUNITY to do so by voting YES on the climate resolutions before Chase and Chubb this spring.

I urge you to vote yes on the “Financing Consistent with the IEA Net-Zero 1.5°C Scenario” and “Absolute Contraction Targets for Financed Greenhouse Gas Emissions” the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world’s most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA’s most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It’s estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state’s funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state’s residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Thank you,

Cameron Hubbe
Eugene, Oregon

WINEGAR Michelle

From: Sarah Welte [REDACTED]
Sent: Friday, May 6, 2022 8:44 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sarah Welte

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Cameron Hubbe [REDACTED]
Sent: Friday, May 6, 2022 8:33 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Cameron Hubbe

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Teresa Grote [REDACTED]
Sent: Friday, May 6, 2022 8:12 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Teresa Grote

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Micki Selvitella [REDACTED]
Sent: Friday, May 6, 2022 7:52 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Micki Selvitella

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Wanda Berry [REDACTED]
Sent: Friday, May 6, 2022 7:25 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Wanda Berry

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Susan Wechsler [REDACTED]
Sent: Friday, May 6, 2022 7:19 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Susan Wechsler

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Clint Landeen [REDACTED]
Sent: Friday, May 6, 2022 6:37 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Clint Landeen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Andrea Giolli [REDACTED]
Sent: Friday, May 6, 2022 6:30 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Andrea Giolli

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mike LaPorte [REDACTED]
Sent: Friday, May 6, 2022 6:03 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Mike LaPorte

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Stephen Oder [REDACTED]
Sent: Friday, May 6, 2022 5:39 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Stephen Oder

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: "elden & barbara parchim" [REDACTED]
Sent: Friday, May 6, 2022 5:17 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

elden & barbara parchim

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Eugene Humrighouse [REDACTED]
Sent: Friday, May 6, 2022 5:00 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Eugene Humrighouse and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Eugene Humrighouse

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Veroune Chittim [REDACTED]
Sent: Friday, May 6, 2022 4:22 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Veroune Chittim

[REDACTED]
United States

[REDACTED]

WINEGAR Michelle

From: lorraine foster [REDACTED]
Sent: Friday, May 6, 2022 4:21 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

lorraine foster

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Philip Ratcliff [REDACTED]
Sent: Friday, May 6, 2022 4:12 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Philip Ratcliff

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Marie Wakefield [REDACTED]
Sent: Friday, May 6, 2022 4:08 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Marie Wakefield

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kristy Giles [REDACTED]
Sent: Friday, May 6, 2022 4:07 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kristy Giles

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sandi Cornez [REDACTED]
Sent: Friday, May 6, 2022 3:58 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sandi Cornez

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Ziegler [REDACTED]
Sent: Friday, May 6, 2022 3:45 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Ziegler

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Eric von Borstel [REDACTED]
Sent: Friday, May 6, 2022 3:41 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Eric von Borstel

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Karen Bleything [REDACTED]
Sent: Friday, May 6, 2022 3:37 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Karen Bleything

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: carmen barroso [REDACTED]
Sent: Friday, May 6, 2022 3:10 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

carmen barroso

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Pam Fletcher [REDACTED]
Sent: Friday, May 6, 2022 3:02 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Pam Fletcher

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kim Wick [REDACTED]
Sent: Friday, May 6, 2022 2:56 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kim Wick

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Richard Barker [REDACTED]
Sent: Friday, May 6, 2022 2:54 PM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Richard Barker

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Ann Nowicki [REDACTED]
Sent: Friday, May 6, 2022 2:47 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Ann Nowicki

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Patt Jones [REDACTED]
Sent: Friday, May 6, 2022 2:41 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Please, vote Yes on the “Financing Consistent with the IEA Net-Zero 1.5°C Scenario” and “Absolute Contraction Targets for Financed Greenhouse Gas Emissions” re the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world’s most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA’s most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5° C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2° C and 1.5° C of global warming is colossal. At 2° C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C average global temperature increase will also jeopardize the global economy. It is estimated that limiting warming to 1.5 versus 2° C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5° C.

In addition, continued investment in fossil fuels exposes our state’s funds to substantial financial risk. In order to meet 1.5° C temperature increase targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state’s residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Patt Jones

[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Joan Johnson [REDACTED]
Sent: Friday, May 6, 2022 2:27 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" at the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

Therefore, I am asking you to take this action.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Joan Johnson
[REDACTED]



WINEGAR Michelle

From: Frank Rouse [REDACTED]
Sent: Friday, May 6, 2022 1:50 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Frank Rouse

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kevin Test [REDACTED]
Sent: Friday, May 6, 2022 1:49 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Something CAN BE DONE To Slow Climate Change . . .

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kevin Test

[REDACTED]



WINEGAR Michelle

From: Cindy Jensen [REDACTED]
Sent: Friday, May 6, 2022 1:33 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Cindy Jensen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mel Gould [REDACTED]
Sent: Friday, May 6, 2022 1:06 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Mel Gould

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Phyllis Rapport [REDACTED]
Sent: Friday, May 6, 2022 12:51 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Phyllis Rapport

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Kadoya [REDACTED]
Sent: Friday, May 6, 2022 12:47 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Kadoya

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mandy Buffington [REDACTED]
Sent: Friday, May 6, 2022 12:42 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Mandy Buffington

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Georgeanne Samuelson [REDACTED]
Sent: Friday, May 6, 2022 12:39 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Georgeanne Samuelson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kristen Swanson [REDACTED]
Sent: Friday, May 6, 2022 12:33 PM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kristen Swanson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Carolynn Kohout [REDACTED]
Sent: Friday, May 6, 2022 12:23 PM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

Vote yes on

- the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and
- "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year,

the International Energy Agency (IEA)

- released the world's most comprehensive study
- of what is required to meet the goals of the Paris Agreement.

One of the IEA's most important findings

- is that "there is no need for investment in new fossil fuel supply", if we want to curtail global warming to 1.5°C.

However,

big banks and insurance companies

- continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal.

At 2°C of warming,

- hundreds of millions more people will be impacted by extreme heat,
- sea-level rise,
- crop failure,
- punishing droughts, and
- other extreme weather events.

Exceeding 1.5°C

- will also jeopardize the global economy.

It is estimated that

- limiting warming to 1.5 versus 2°C
- could save \$20 trillion globally by 2100.

This is why nearly every nation in the world

- has agreed to the Paris Agreement goal
- of limiting global warming to 1.5°C.

In addition,
continued investment in fossil fuels
- exposes our state's funds to substantial financial risk.

In order to meet 1.5° targets,
fossil fuel infrastructure built this year
- will have to come off-line
- well before the end of its predicted economic lifespan.

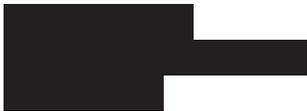
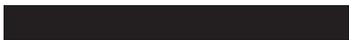
This will
- leave trillions of dollars in stranded assets and
- cause a bubble exposing everyone invested in fossil fuels
- to significant risk.

As the chief financial officer for our state,
you have a responsibility to protect our state's residents
- from the climate crisis and
- the financial risk that comes from investing in fossil fuels.

I urge you to vote YES
- on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Carolynn Kohout

A black rectangular redaction box covering the signature of Carolynn Kohout.A black rectangular redaction box covering contact information, likely a phone number or email address.

WINEGAR Michelle

From: Sagen Smith [REDACTED]
Sent: Friday, May 6, 2022 12:19 PM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sagen Smith

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Nate Hildebrand [REDACTED]
Sent: Friday, May 6, 2022 11:56 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Nate Hildebrand

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Daniel Kuperus [REDACTED]
Sent: Friday, May 6, 2022 11:55 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Daniel Kuperus

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Bernie and Nina Christensen [REDACTED]
Sent: Friday, May 6, 2022 11:54 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Bernie and Nina Christensen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Helen Moissant [REDACTED]
Sent: Friday, May 6, 2022 11:46 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Helen Moissant
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Michael Martin [REDACTED]
Sent: Friday, May 6, 2022 11:32 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Martin

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Wendy Larson [REDACTED]
Sent: Friday, May 6, 2022 11:26 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Wendy Larson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: David Edwards [REDACTED]
Sent: Friday, May 6, 2022 11:17 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

This expresses my feelings exactly!

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

David Edwards

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Erin Naillon [REDACTED]
Sent: Friday, May 6, 2022 11:15 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Erin Naillon

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Debra Smith [REDACTED]
Sent: Friday, May 6, 2022 11:11 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Debra Smith

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Dorian May [REDACTED]
Sent: Friday, May 6, 2022 11:11 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Dorian May

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Victor Conway [REDACTED]
Sent: Friday, May 6, 2022 11:05 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Victor Conway

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Tracina Stewart [REDACTED]
Sent: Friday, May 6, 2022 11:01 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Tracina Stewart

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Casey Kuhnhausen [REDACTED]
Sent: Friday, May 6, 2022 11:00 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Casey Kuhnhausen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: David Covington [REDACTED]
Sent: Friday, May 6, 2022 10:46 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

David Covington

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: David Covington [REDACTED]
Sent: Friday, May 6, 2022 10:46 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

David Covington

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Benton Elliott [REDACTED]
Sent: Friday, May 6, 2022 10:37 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Benton Elliott

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Eve Bernfeld [REDACTED]
Sent: Friday, May 6, 2022 10:36 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Eve Bernfeld

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Rinya Frisbie [REDACTED]
Sent: Friday, May 6, 2022 10:35 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Rinya Frisbie

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Robert Fladger [REDACTED]
Sent: Friday, May 6, 2022 10:33 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Robert Fladger

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Timothy Lippert [REDACTED]
Sent: Friday, May 6, 2022 10:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Timothy Lippert and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Timothy Lippert

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Betsy Shanafelt [REDACTED]
Sent: Friday, May 6, 2022 10:30 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I personally divested from Chase and Chubb so cannot vote at their annual meeting. This would be a big campaign plus for you.

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Betsy Shanafelt

[REDACTED]



WINEGAR Michelle

From: William Goodwin [REDACTED]
Sent: Friday, May 6, 2022 10:17 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

William Goodwin

[REDACTED]

[REDACTED] m

WINEGAR Michelle

From: BC Shelby [REDACTED]
Sent: Friday, May 6, 2022 10:16 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

BC Shelby

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Vicki Hodges [REDACTED]
Sent: Friday, May 6, 2022 10:13 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Vicki Hodges

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Natalie Ranker [REDACTED]
Sent: Friday, May 6, 2022 10:11 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Natalie Ranker

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jim Gear [REDACTED]
Sent: Friday, May 6, 2022 10:11 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Jim Gear

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Elisabeth Raymond [REDACTED]
Sent: Friday, May 6, 2022 10:08 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Elisabeth Raymond

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Bolduan [REDACTED]
Sent: Friday, May 6, 2022 10:08 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Bolduan

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Ryan [REDACTED]
Sent: Friday, May 6, 2022 10:05 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Ryan

2891 SW Fairview
Portland, OR 97205
United States

mpresq@hotmail.com

WINEGAR Michelle

From: "William O'Brien" [REDACTED]
Sent: Friday, May 6, 2022 10:04 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

William O'Brien

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Donna Murphy [REDACTED]
Sent: Friday, May 6, 2022 9:55 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Donna Murphy

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Marci Ditty [REDACTED]
Sent: Friday, May 6, 2022 9:50 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Marci Ditty

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Mira Wiegmann [REDACTED]
Sent: Friday, May 6, 2022 9:49 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Mira Wiegmann

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Elaine Ann Daly [REDACTED]
Sent: Friday, May 6, 2022 9:41 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Elaine Ann Daly

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Fred Mallery [REDACTED]
Sent: Friday, May 6, 2022 9:41 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Fred Mallery

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sandra Flaskerud [REDACTED]
Sent: Friday, May 6, 2022 9:40 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sandra Flaskerud

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Thomas Brown [REDACTED]
Sent: Friday, May 6, 2022 9:36 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Thomas Brown

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Karlyn Gedrose [REDACTED]
Sent: Friday, May 6, 2022 9:31 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Karlyn Gedrose

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kathleen Ruiz [REDACTED]
Sent: Friday, May 6, 2022 9:28 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kathleen Ruiz

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Heather Palonder [REDACTED]
Sent: Friday, May 6, 2022 9:27 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Heather Palonder

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Debra Garoutte [REDACTED]
Sent: Friday, May 6, 2022 9:25 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Debra Garoutte

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Hugh Peach [REDACTED]
Sent: Friday, May 6, 2022 9:24 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

These kinds of changes should have happened decades ago. With the climate emergency advanced we are out of time. But we have to do what we can to moderate the damage. Please vote YES on the climate resolutions.

Sincerely,

Hugh Peach

[REDACTED]



WINEGAR Michelle

From: Lynnette Chiotti [REDACTED]
Sent: Friday, May 6, 2022 9:15 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Lynnette Chiotti

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Barbara Hopkins [REDACTED]
Sent: Friday, May 6, 2022 9:13 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Barbara Hopkins

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Marissa H [REDACTED]
Sent: Friday, May 6, 2022 9:13 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Marissa H
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Jaci Harris [REDACTED]
Sent: Friday, May 6, 2022 9:08 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Jaci Harris

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jean Lofy [REDACTED]
Sent: Friday, May 6, 2022 9:08 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Jean Lofy

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Annita Bowman [REDACTED]
Sent: Friday, May 6, 2022 9:07 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Annita Bowman

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Marilyn Mooshie [REDACTED]
Sent: Friday, May 6, 2022 9:06 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Marilyn Mooshie

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: John McSwigan [REDACTED]
Sent: Friday, May 6, 2022 9:03 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

John McSwigan

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: kim davis [REDACTED]
Sent: Friday, May 6, 2022 9:03 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

kim davis

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jan Renee [REDACTED]
Sent: Friday, May 6, 2022 9:00 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Jan Renee

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Stephen a Johnson [REDACTED]
Sent: Friday, May 6, 2022 8:59 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Stephen a Johnson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Ellyn Musser [REDACTED]
Sent: Friday, May 6, 2022 8:57 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Ellyn Musser

300 Johnson Ferry Rd NE, unit A815
Sandy Springs, GA 30328
United States

ezmmd804@gmail.com

WINEGAR Michelle

From: Carol Valentine [REDACTED]
Sent: Friday, May 6, 2022 8:52 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Carol Valentine

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Kyle Rolnick [REDACTED]
Sent: Friday, May 6, 2022 8:51 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kyle Rolnick

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Richard Lehnert [REDACTED]
Sent: Friday, May 6, 2022 8:51 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Richard Lehnert

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Alband [REDACTED]
Sent: Friday, May 6, 2022 8:50 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Alband
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Katherine Fredricks [REDACTED]
Sent: Friday, May 6, 2022 8:42 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Catastrophic wildfires are already destroying homes and businesses in Oregon. Exceeding 1.5°C will further jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100. We cannot afford inaction on climate.

Oregon is now on the forefront of offshore wind. This investment will bring well paying jobs and long term prosperity to Oregon.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Katherine Fredricks
[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Brice Suprenant [REDACTED]
Sent: Friday, May 6, 2022 8:42 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Brice Suprenant

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Marilyn Jean [REDACTED]
Sent: Friday, May 6, 2022 8:41 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Marilyn Jean

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Randall Wayne [REDACTED]
Sent: Friday, May 6, 2022 8:41 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Randall Wayne

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Edith Rohde [REDACTED]
Sent: Friday, May 6, 2022 8:39 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Edith Rohde

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Halloran [REDACTED]
Sent: Friday, May 6, 2022 8:38 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Halloran

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Randall Webb [REDACTED]
Sent: Friday, May 6, 2022 8:37 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Randall Webb

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jane Cadwallader [REDACTED]
Sent: Friday, May 6, 2022 8:36 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Jane Cadwallader

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sandra Pongracz [REDACTED]
Sent: Friday, May 6, 2022 8:32 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sandra Pongracz

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Leah Davies [REDACTED]
Sent: Friday, May 6, 2022 8:31 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Leah Davies
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Susanna Askins [REDACTED]
Sent: Friday, May 6, 2022 8:24 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

I am watching you closely Tobias. Remember, you're running for the governors office.

Sincerely,

Susanna Askins

[REDACTED]



WINEGAR Michelle

From: "Kris N." [REDACTED]
Sent: Friday, May 6, 2022 8:24 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Kris N.

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Robert Bresky [REDACTED]
Sent: Friday, May 6, 2022 8:23 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Robert Bresky

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: robert clark [REDACTED]
Sent: Friday, May 6, 2022 8:21 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

robert clark

[REDACTED]

[REDACTED] et

WINEGAR Michelle

From: Barbara Leicht [REDACTED]
Sent: Friday, May 6, 2022 8:18 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Barbara Leicht

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Diane Luck [REDACTED]
Sent: Friday, May 6, 2022 8:13 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Diane Luck

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: David Labby [REDACTED]
Sent: Friday, May 6, 2022 8:10 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

David Labby

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Annie McCuen [REDACTED]
Sent: Friday, May 6, 2022 8:09 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Annie McCuen

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Stephen Bachhuber [REDACTED]
Sent: Friday, May 6, 2022 8:05 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Stephen Bachhuber

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Chris Bray [REDACTED]
Sent: Friday, May 6, 2022 8:04 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Chris Bray

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Lynn Betteridge [REDACTED]
Sent: Friday, May 6, 2022 8:02 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

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Sincerely,

Lynn Betteridge

[REDACTED]

[REDACTED] m

WINEGAR Michelle

From: Michael Hughes [REDACTED]
Sent: Friday, May 6, 2022 8:01 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I call on you to vote yes on the “Financing Consistent with the IEA Net-Zero 1.5°C Scenario” and “Absolute Contraction Targets for Financed Greenhouse Gas Emissions” the Chase and Chubb shareholder meetings this spring.

Sincerely,

Michael Hughes

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Eileen Sherry [REDACTED]
Sent: Friday, May 6, 2022 8:01 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Eileen Sherry

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Basey Klopp [REDACTED]
Sent: Friday, May 6, 2022 8:01 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Basey Klopp

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Carol Nugent [REDACTED]
Sent: Friday, May 6, 2022 8:01 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
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Sincerely,

Carol Nugent

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Neely [REDACTED]
Sent: Friday, May 6, 2022 8:01 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Linda Neely
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Tracy Parker [REDACTED]
Sent: Friday, May 6, 2022 8:00 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Tracy Parker
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Helen Burns [REDACTED]
Sent: Friday, May 6, 2022 7:59 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Helen Burns

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Nancy Wineland [REDACTED]
Sent: Friday, May 6, 2022 7:59 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Nancy Wineland

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Barbara Radecki [REDACTED]
Sent: Friday, May 6, 2022 7:55 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Barbara Radecki

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Irene Saikevych [REDACTED]
Sent: Friday, May 6, 2022 7:54 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Irene Saikevych

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Angela Gusa [REDACTED]
Sent: Friday, May 6, 2022 7:51 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Angela Gusa

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Joyce Winslow [REDACTED]
Sent: Friday, May 6, 2022 7:51 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
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Sincerely,

Joyce Winslow

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Lorna Frey [REDACTED]
Sent: Friday, May 6, 2022 7:49 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Lorna Frey
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Susan Gustafson [REDACTED]
Sent: Friday, May 6, 2022 7:49 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Susan Gustafson

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sarah Deumling [REDACTED]
Sent: Friday, May 6, 2022 7:49 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
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This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Sarah Deumling

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Martha Dragovich [REDACTED]
Sent: Friday, May 6, 2022 7:49 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Martha Dragovich

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Tribble [REDACTED]
Sent: Friday, May 6, 2022 7:47 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Michael Tribble

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jan Robins [REDACTED]
Sent: Friday, May 6, 2022 7:46 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Jan Robins
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Sandy Polishuk [REDACTED]
Sent: Friday, May 6, 2022 7:44 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Sandy Polishuk

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: DIANA KEKULE [REDACTED]
Sent: Friday, May 6, 2022 7:43 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

DIANA KEKULE

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Showerman [REDACTED]
Sent: Friday, May 6, 2022 7:43 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Linda Showerman
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: John Somdecerff [REDACTED]
Sent: Friday, May 6, 2022 7:43 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

John Somdecerff

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: C B [REDACTED]
Sent: Friday, May 6, 2022 7:43 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

C B

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Caroline Cunningham [REDACTED]
Sent: Friday, May 6, 2022 7:42 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Caroline Cunningham

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: "J. Ron Hess" [REDACTED]
Sent: Friday, May 6, 2022 7:42 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

J. Ron Hess

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Linda Gordon [REDACTED]
Sent: Friday, May 6, 2022 7:40 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Linda Gordon
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Edward Sykes [REDACTED]
Sent: Friday, May 6, 2022 7:39 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Edward Sykes
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Peter Miller [REDACTED]
Sent: Friday, May 6, 2022 7:38 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Peter Miller

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Wallace Emil [REDACTED]
Sent: Friday, May 6, 2022 7:37 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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Sincerely,

Wallace Emil

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Bridget Wyatt [REDACTED]
Sent: Friday, May 6, 2022 7:36 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Bridget Wyatt

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: janna piper [REDACTED]
Sent: Friday, May 6, 2022 7:36 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

janna piper

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Beth Unknown [REDACTED]
Sent: Friday, May 6, 2022 7:36 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Beth Unknown

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: NANCY Phillips [REDACTED]
Sent: Friday, May 6, 2022 7:35 AM
To: Treasurer Read
Subject: You + Big banks and insurance shareholder meetings this spring.

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

NANCY Phillips

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Helen Hays [REDACTED]
Sent: Friday, May 6, 2022 7:35 AM
To: Treasurer Read
Subject: vote YES on climate resolutions

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Helen Hays
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Carla Hess [REDACTED]
Sent: Friday, May 6, 2022 7:35 AM
To: Treasurer Read
Subject: Please vote YES on the climate resolutions this spring!

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Carla Hess

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Franklin Colbert [REDACTED]
Sent: Friday, May 6, 2022 7:35 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Franklin Colbert

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jere Rosemeyer [REDACTED]
Sent: Friday, May 6, 2022 7:34 AM
To: Treasurer Read
Subject: Wall Street's Moment of Truth

Follow Up Flag: Follow up
Flag Status: Flagged

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Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" and "Absolute Contraction Targets for Financed Greenhouse Gas Emissions" the Chase and Chubb shareholder meetings this spring.

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As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before Chase and Chubb this spring.

Sincerely,

Jere Rosemeyer

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Tyler Wilcox [REDACTED]
Sent: Wednesday, May 4, 2022 2:31 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Tyler Wilcox and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Tyler Wilcox

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Dina Vistman [REDACTED]
Sent: Tuesday, May 3, 2022 11:34 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Dina Vistman and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Dina Vistman

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: MICHAEL CARVALHO [REDACTED]
Sent: Monday, May 2, 2022 6:04 PM
To: Treasurer Read
Subject: No more investments in fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

MICHAEL CARVALHO

WINEGAR Michelle

From: Timothy Lippert [REDACTED]
Sent: Monday, May 2, 2022 11:45 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Timothy Lippert and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

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All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Timothy Lippert

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: jennifer baugh [REDACTED]
Sent: Sunday, May 1, 2022 11:32 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is jennifer baugh and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
jennifer baugh

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Lauren Fenenbock [REDACTED]
Sent: Sunday, May 1, 2022 6:32 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Lauren Fenenbock and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Lauren Fenenbock

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Denise Lytle [REDACTED]
Sent: Saturday, April 30, 2022 5:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Denise Lytle and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Denise Lytle

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Margaret Feurer [REDACTED]
Sent: Saturday, April 30, 2022 7:35 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Margaret Feurer and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Margaret Feurer

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Diane Gaertner [REDACTED]
Sent: Friday, April 29, 2022 10:26 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Diane Gaertner and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Diane Gaertner

References:

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Warren Hodgkiss [REDACTED]
Sent: Friday, April 29, 2022 6:35 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Warren Hodgkiss and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Warren Hodgkiss

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Amy Roberts [REDACTED]
Sent: Friday, April 29, 2022 10:52 AM
To: Treasurer Read
Subject: Phase out fossil fuels.

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Mr. Treasurer Read,

As an Oregonian, I am concerned about the ways in which public funds managed by the Oregon Treasury are being invested. The fossil fuel industry is a financially risky investment whose product harms the climate. I join with the Divest Oregon campaign to demand the following things:

- Immediately: No NEW investments in fossil fuels since they pose a financial, health, and climate risk to Oregonians.
- By 2026: Transparently phase out all CURRENT fossil fuel investments and move to climate-safe investments, using a social justice framework.

Thank you,

In solidarity,

Amy Roberts

WINEGAR Michelle

From: Amy Roberts [REDACTED]
Sent: Friday, April 29, 2022 10:14 AM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Last year, the International Energy Agency (IEA) released the world's most comprehensive study of what is required to meet the goals of the Paris Agreement. One of the IEA's most important findings is that "there is no need for investment in new fossil fuel supply" if we want to curtail global warming to 1.5°C. However, big banks and insurance companies continue to finance fossil fuel expansion.

The difference between 2°C and 1.5°C of global warming is colossal — at 2°C of warming, hundreds of millions more people will be impacted by extreme heat, sea-level rise, crop failure, punishing droughts, and other extreme weather events. Exceeding 1.5°C will also jeopardize the global economy. It's estimated that limiting warming to 1.5 versus 2°C could save \$20 trillion globally by 2100.

This is why nearly every nation in the world has agreed to the Paris Agreement goal of limiting global warming to 1.5°C.

In addition, continued investment in fossil fuels exposes our state's funds to substantial financial risk. In order to meet 1.5° targets, fossil fuel infrastructure built this year will have to come off-line well before the end of its predicted economic lifespan, leaving trillions of dollars in stranded assets and causing a bubble exposing everyone invested in fossil fuels to significant risk.

As the chief financial officer for our state, you have a responsibility to protect our state's residents from the climate crisis and the financial risk that comes from investing in fossil fuels. I urge you to vote YES on the climate resolutions before major banks and insurance companies this spring.

Sincerely,
Amy Roberts

2883 NW Sunny Lane
Albany, OR 97321
United States

[REDACTED]

WINEGAR Michelle

From: Amy Roberts [REDACTED]
Sent: Friday, April 29, 2022 9:44 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Amy Roberts and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Amy Roberts

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Scot Duncan [REDACTED]
Sent: Friday, April 29, 2022 4:31 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Scot Duncan and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Scot Duncan



References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: lee whitehall [REDACTED]
Sent: Friday, April 29, 2022 1:35 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is lee whitehall and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
lee whitehall

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: x o [REDACTED]
Sent: Friday, April 29, 2022 12:05 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is x o and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

x o



References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Ashlee Jones [REDACTED]
Sent: Thursday, April 28, 2022 9:37 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Ashlee Jones and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Ashlee Jones

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Melissa Reisland [REDACTED]
Sent: Thursday, April 28, 2022 6:48 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Melissa Reisland and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Melissa Reiland

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: John Tetel [REDACTED]
Sent: Wednesday, April 27, 2022 9:30 PM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is John Tetel and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,

John Tetel



References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Michael Hughes [REDACTED]
Sent: Wednesday, April 27, 2022 7:29 PM
To: Treasurer Read
Subject: Please help: Financing Consistent with the IEA Net-Zero 1.5°C

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

I'm writing to ask that you vote yes on the "Financing Consistent with the IEA Net-Zero 1.5°C Scenario" at bank and insurance shareholder meetings this spring.

Sincerely,
Michael Hughes

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Sharon Greenrod [REDACTED]
Sent: Wednesday, April 27, 2022 6:30 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Sharon Greenrod and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

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The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Sharon Greenrod

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Giovanna Santo [REDACTED]
Sent: Wednesday, April 27, 2022 5:48 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Giovanna Santo and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Giovanna Santo



References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Nick Macdonald [REDACTED]
Sent: Wednesday, April 27, 2022 4:39 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Nick Macdonald and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Nick Macdonald

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Cathy KingChuparkoff [REDACTED]
Sent: Wednesday, April 27, 2022 2:10 PM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Cathy KingChuparkoff and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Cathy KingChuparkoff

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Karen McGuinness [REDACTED]
Sent: Wednesday, April 27, 2022 10:42 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Karen McGuinness and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Karen McGuinness

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Marie Travis [REDACTED]
Sent: Wednesday, April 27, 2022 8:53 AM
To: Treasurer Read
Subject: Investment inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Marie Travis and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Marie Travis

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yvonne Poirier [REDACTED]
Sent: Wednesday, April 27, 2022 6:15 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yvonne Poirier and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yvonne Poirier

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Maudie Valero [REDACTED]
Sent: Wednesday, April 27, 2022 5:10 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Tobias Read,

My name is Maudie Valero and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Maudie Valero

References:

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Antoine Parmentier [REDACTED]
Sent: Wednesday, April 27, 2022 5:09 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Antoine Parmentier and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Sincerely,
Antoine Parmentier

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Yvonne Poirier [REDACTED]
Sent: Wednesday, April 27, 2022 4:54 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Yvonne Poirier and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

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Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Yvonne Poirier

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

[3] <https://www.ft.com/content/acb01465-4305-4bea-b5a2-499f93707267>

[4] <https://www.sec.gov/Archives/edgar/data/0000810265/000121465922005108/o411224px14a6g.htm>

[5] <https://www.unepfi.org/net-zero-banking/members/>

[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bretton Little [REDACTED]
Sent: Wednesday, April 27, 2022 4:13 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bretton Little and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

This year, shareholders have filed climate resolutions at the 6 largest U.S. banks to propose policies to refrain lending for new fossil fuel exploration and development. The resolutions are based on a new energy scenario by the International Energy Agency for reaching net zero by 2050, released last May [1]. This, along with other climate proposals filed this year, are aimed at improving climate governance, mitigating climate risk, and encouraging climate action. You can review the bank resolutions here (<https://www.iccr.org/2022-climate-finance-resolutions>) and read about them in Reuters and Bloomberg [2].

Already, we have seen support for these resolutions. The New York State Comptroller Tom DiNapoli recently announced that the \$279 billion New York State Common Retirement Fund will vote in favor of these climate resolutions [3]. They further urged other shareholders to follow suit.

Here is a quote from their exempt solicitation: "Financial institutions have a key role to play in decarbonizing the global economy and addressing the systemic risks posed by climate change. Failure to achieve net-zero greenhouse gas emissions by 2050 at the latest and limit global warming to 1.5-degrees Celsius poses enormous risks to the global economy, with estimates of global losses from unabated climate change of 10% of total economic value by mid-century." [4] This support comes from the third-largest public retirement system in the country.

All 6 major U.S. banks have already committed to align their lending and investment portfolios with pathways to net-zero by 2050 or sooner [5]. The IEA's Net Zero by 2050 report concluded that "there is no need for investment in new fossil fuel supply" if we are to curtail global warming to 1.5°C. As the New York State Retirement Fund said, "All of these financial institutions have made net-zero commitments and joined the Net-Zero Banking Alliance, but to ensure that those commitments are credible, they need to adopt policies that eliminate financing of new fossil fuel exploration and development." [4] By continuing to finance new fossil fuel supply, these banks are acting against their own climate commitments to align with the Paris Agreement and are disregarding reputable industry voices and science-based targets.

The responsible way forward for banks is clearly laid, and this spring, you have the power to vote for climate resolutions that will ensure that banks are following through with their promises.

This issue is serious to us. As youth, our entire lives are drastically restricted and threatened by climate change and its impacts. The effects of climate change are no longer a future problem. As temperatures rise, so does the frequency and severity of floods, wildfires, hurricanes, and heat waves across the United States and around the world.

Your votes as a shareholder impact us because each year of delayed or insufficient climate action by these financial institutions is directly tied to millions of metric tons of greenhouse gas emissions that will lock us into runaway climate change.

Financial institutions like banks are enabling climate change acceleration by providing key financial services to the fossil fuel industry [6]. For decades, we've known that the burning of fossil fuels is the number one driver of climate change. Yet fossil fuel extraction has only continued, and fossil fuel companies are still exploring and building new, deadly projects [7].

As a shareholder and as the custodian of our community's resources for the long-term, your Office of the Treasury must use its shareholder power to curb climate risk and to push these companies to adopt climate-safe policies we all desperately need for our long-term economic and climate security and resilience. We urge you to use your proxy voting power to support these resolutions and to push for the end of financial services for fossil fuel expansion.

As a young person who will be deeply affected by climate change and the continued rampant use of fossil fuels, I request your support for these critical climate votes and for making climate a priority in your shareholder engagement. Thank you for your attention, and I look forward to hearing from you.

Sincerely,
Bretton Little

References:

[1] <https://www.iea.org/news/pathway-to-critical-and-formidable-goal-of-net-zero-emissions-by-2050-is-narrow-but-brings-huge-benefits>

[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Bretton Little [REDACTED]
Sent: Wednesday, April 27, 2022 12:31 AM
To: Treasurer Read
Subject: AGM inquiry

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear Tobias Read,

My name is Bretton Little and I am a young person deeply concerned about climate change and the escalating impacts that pollution, ecological destruction, and extreme weather events will have on me and future generations. I am writing today to request that you support critical climate resolutions this shareholder season.

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Sincerely,
Bretton Little

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[2] <https://www.reuters.com/business/sustainable-business/exclusive-shareholder-group-p pressures-us-banks-drop-fossil-fuels-faster-2021-12-16/> <https://www.bloomberg.com/news/articles/2021-12-16/wall-street-banks-face-new-pressure-to-cut-fossil-fuel-financing>

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[6] <https://www.reuters.com/business/sustainable-business/worlds-top-banks-pumped-742-bln-into-fossil-fuels-2021-report-2022-03-30/> and <https://www.bankingonclimatechaos.org/>

[7] <https://priceofoil.org/2021/10/12/biden-ghg-fossil-fuel-projects/>

WINEGAR Michelle

From: Malissa May [REDACTED]
Sent: Friday, April 29, 2022 8:40 PM
To: Treasurer Read
Subject: Please Combat Sex Trafficking by Targeting Sex Buyers – the REAL PROBLEM

This email is from a party external to Treasury. Use care with links and attachments.

Dear The Honorable Read,

I'm writing to seek your help curbing sex trafficking, prostitution, and all sexual exploitation in our community. Public awareness campaigns—and even victim rescue efforts—are not enough. The only way to shrink the commercial sex trade (thereby reducing multiple related crimes and well documented harm to those exploited), is to target sex buyers.

If men aren't buying sex, pimps and traffickers won't be supplying brothels, alleys, and websites with victims. Right now, groups can help women get out of the sex trade (multiple studies show the vast majority do not want to be there) but twice as many might replace them the next day. You can arrest traffickers, but enterprising predators will fill the void.

If we target the men putting cash in pimps' pockets, the market will dry up.

That's why shrinking consumer-level demand (sex buying behavior) must be a priority for efforts to combat sexual exploitation. Every anti-trafficking initiative should include demand reduction.

I invite you to connect with the National Center on Sexual Exploitation (NCOSE) at public@ncose.com or 202-393-7245. NCOSE can provide support for exactly how to do this.

NCOSE provides training to law enforcement (LE) and prosecutors on how to hold sex buyers accountable successfully. NCOSE tracks demand reduction tactics nationwide—maintaining an interactive database originally funded by the Department of Justice. Research, customized draft legal reform, and talking points to strengthen your advocacy are all available.

Take a look at this critical document outlining reasons to focus on sex buyers and how to do it:
<https://endsexualexploitation.org/wp-content/uploads/How-To-Stop-Sex-Buying-updated-2.8.22.pdf>

Thank you for your attention and please let me know if you agree!

Sincerely,
Malissa May

[REDACTED]

WINEGAR Michelle

From: Ross Caughell [REDACTED]
Sent: Friday, April 29, 2022 5:38 PM
To: Treasurer Read
Subject: Please Combat Sex Trafficking by Targeting Sex Buyers – the REAL PROBLEM

This email is from a party external to Treasury. Use care with links and attachments.

Dear The Honorable Read,

I'm writing to seek your help curbing sex trafficking, prostitution, and all sexual exploitation in our community. Public awareness campaigns—and even victim rescue efforts—are not enough. The only way to shrink the commercial sex trade (thereby reducing multiple related crimes and well documented harm to those exploited), is to target sex buyers.

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Take a look at this critical document outlining reasons to focus on sex buyers and how to do it:
<https://endsexualexploitation.org/wp-content/uploads/How-To-Stop-Sex-Buying-updated-2.8.22.pdf>

Thank you for your attention and please let me know if you agree!

Sincerely,
Ross Caughell

[REDACTED]

WINEGAR Michelle

From: Taylor Reed <info@email.actionnetwork.org>
Sent: Monday, May 9, 2022 1:33 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

Dear Asset Manager,

Bunge Limited, a US-based agribusiness and food company, has received increasing negative attention for its role in driving deforestation, forest fires, and human rights abuses through its soy and palm oil supply chains in Brazil and Indonesia. In Brazil, Bunge's operations in the Cerrado – the world's most biodiverse savannah – have contributed to staggering rates of deforestation. The Cerrado has already lost roughly half of its native vegetation to land clearing at the hands of agribusiness. Of US firms operating in the Brazilian soy industry, Bunge ranks first with nearly 350,000 hectares exposed to deforestation risk. Some 95 percent of Bunge's deforestation risk is concentrated in the Cerrado.

Bunge's operations pose significant material risks to shareholders. Your office should oppose these destructive practices that damage some of the most unique ecosystems in the world, accelerate climate change, contribute to human rights abuses and expose your portfolio to long-term financial risk.

Deforestation is the second largest contributor worldwide to greenhouse gas emissions. Industrial agricultural commodities, including soy and palm oil, are the largest contributors to deforestation worldwide. Additionally, these soft commodity supply chains are routinely involved in gross human rights abuses against local communities and environmental defenders.

A December 2020 report found that nearly 40 percent of sampled mills supplying Bunge's palm oil operations in Indonesia were accused of violating local community land rights,

criminalizing, and attacking defenders or causing serious environmental degradation. The investigation revealed that Bunge's existing policies, systems of oversight and grievance mechanisms were inadequate in terms of meaningful due diligence or remedies for violations.

The company's poor environmental and social performance highlights a serious shortcoming in its overall ability to comply with industry standards and national and international laws across its supply chains. It is the responsibility of shareholders to start holding companies and their Boards of Directors accountable for failing to act on their deforestation commitments.

I join with countless others in calling on shareholders like you to vote against Bunge's Board Chair for failing to implement a 2021 shareholder resolution, which passed by a resounding 98%, pressing the company to halt deforestation. I request that your office also engage with Bunge to ensure the company takes the necessary subsequent steps of developing comprehensive policies and practices, including:

- 1) Full traceability and transparency for direct and indirect suppliers across supply chains.
- 2) Detailed non-compliance protocols with clear terms for suspension/termination of suppliers who perpetuate environmental and human rights abuses.
- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Taylor Reed

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Peg Reagan <info@email.actionnetwork.org>
Sent: Saturday, May 7, 2022 6:21 AM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

Dear Asset Manager,

Bunge Limited, a US-based agribusiness and food company, has received increasing negative attention for its role in driving deforestation, forest fires, and human rights abuses through its soy and palm oil supply chains in Brazil and Indonesia. In Brazil, Bunge's operations in the Cerrado – the world's most biodiverse savannah – have contributed to staggering rates of deforestation. The Cerrado has already lost roughly half of its native vegetation to land clearing at the hands of agribusiness. Of US firms operating in the Brazilian soy industry, Bunge ranks first with nearly 350,000 hectares exposed to deforestation risk. Some 95 percent of Bunge's deforestation risk is concentrated in the Cerrado.

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I join with countless others in calling on shareholders like you to vote against Bunge's Board Chair for failing to implement a 2021 shareholder resolution, which passed by a resounding 98%, pressing the company to halt deforestation. I request that your office also engage with Bunge to ensure the company takes the necessary subsequent steps of developing comprehensive policies and practices, including:

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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Peg Reagan

████████████████████
████████████████
██

WINEGAR Michelle

From: Laura Hanks <info@email.actionnetwork.org>
Sent: Wednesday, May 4, 2022 9:55 AM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

Dear Asset Manager,

Bunge Limited, a US-based agribusiness and food company, has received increasing negative attention for its role in driving deforestation, forest fires, and human rights abuses through its soy and palm oil supply chains in Brazil and Indonesia. In Brazil, Bunge's operations in the Cerrado – the world's most biodiverse savannah – have contributed to staggering rates of deforestation. The Cerrado has already lost roughly half of its native vegetation to land clearing at the hands of agribusiness. Of US firms operating in the Brazilian soy industry, Bunge ranks first with nearly 350,000 hectares exposed to deforestation risk. Some 95 percent of Bunge's deforestation risk is concentrated in the Cerrado.

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Deforestation is the second largest contributor worldwide to greenhouse gas emissions. Industrial agricultural commodities, including soy and palm oil, are the largest contributors to deforestation worldwide. Additionally, these soft commodity supply chains are routinely involved in gross human rights abuses against local communities and environmental defenders.

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criminalizing, and attacking defenders or causing serious environmental degradation. The investigation revealed that Bunge's existing policies, systems of oversight and grievance mechanisms were inadequate in terms of meaningful due diligence or remedies for violations.

The company's poor environmental and social performance highlights a serious shortcoming in its overall ability to comply with industry standards and national and international laws across its supply chains. It is the responsibility of shareholders to start holding companies and their Boards of Directors accountable for failing to act on their deforestation commitments.

I join with countless others in calling on shareholders like you to vote against Bunge's Board Chair for failing to implement a 2021 shareholder resolution, which passed by a resounding 98%, pressing the company to halt deforestation. I request that your office also engage with Bunge to ensure the company takes the necessary subsequent steps of developing comprehensive policies and practices, including:

- 1) Full traceability and transparency for direct and indirect suppliers across supply chains.
- 2) Detailed non-compliance protocols with clear terms for suspension/termination of suppliers who perpetuate environmental and human rights abuses.

And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Laura Hanks

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: David Johns <johnsd@embarqmail.com>
Sent: Tuesday, May 3, 2022 12:16 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Oregon State Treasurer Tobias Read,

Dear Asset Manager,

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Sincerely,

David Johns

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██████████
████████████████████

WINEGAR Michelle

From: Pat Bognar [REDACTED]
Sent: Tuesday, May 3, 2022 10:30 AM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Oregon State Treasurer Tobias Read,

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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Pat Bogнар

██████████

██████████

██████████████████

WINEGAR Michelle

From: Cindy Kilcup [REDACTED]
Sent: Tuesday, May 3, 2022 3:17 AM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

Dear Asset Manager,

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Bunge's operations pose significant material risks to shareholders. Your office should oppose these destructive practices that damage some of the most unique ecosystems in the world, accelerate climate change, contribute to human rights abuses and expose your portfolio to long-term financial risk.

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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Cindy Kilcup

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Mary McGaughey <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 11:50 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Oregon State Treasurer Tobias Read,

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Sincerely,

Mary McGaughey

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: lacengh@gmail.com <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 11:35 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

████████████████████
██
██

WINEGAR Michelle

From: Amy Roberts <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 9:14 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Oregon State Treasurer Tobias Read,

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Sincerely,

Amy Roberts

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WINEGAR Michelle

From: Tod Boyer [REDACTED]
Sent: Monday, May 2, 2022 8:19 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Tod Boyer

tboy-mail@opendoor.com

P.O. Box 786

Ashland, Oregon 97520

WINEGAR Michelle

From: Kathy Archibald <cat_paws@comcast.net>
Sent: Monday, May 2, 2022 7:47 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

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Sincerely,

Kathy Archibald

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WINEGAR Michelle

From: janna piper [REDACTED]
Sent: Monday, May 2, 2022 7:35 PM
To: Treasurer Read
Subject: Please Combat Sex Trafficking by Targeting Sex Buyers – the REAL PROBLEM

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Dear The Honorable Read,

I'm writing to seek your help curbing sex trafficking, prostitution, and all sexual exploitation in our community. Public awareness campaigns—and even victim rescue efforts—are not enough. The only way to shrink the commercial sex trade (thereby reducing multiple related crimes and well documented harm to those exploited), is to target sex buyers.

If men aren't buying sex, pimps and traffickers won't be supplying brothels, alleys, and websites with victims. Right now, groups can help women get out of the sex trade (multiple studies show the vast majority do not want to be there) but twice as many might replace them the next day. You can arrest traffickers, but enterprising predators will fill the void.

If we target the men putting cash in pimps' pockets, the market will dry up.

That's why shrinking consumer-level demand (sex buying behavior) must be a priority for efforts to combat sexual exploitation. Every anti-trafficking initiative should include demand reduction.

I invite you to connect with the National Center on Sexual Exploitation (NCOSE) at public@ncose.com or 202-393-7245. NCOSE can provide support for exactly how to do this.

NCOSE provides training to law enforcement (LE) and prosecutors on how to hold sex buyers accountable successfully. NCOSE tracks demand reduction tactics nationwide—maintaining an interactive database originally funded by the Department of Justice. Research, customized draft legal reform, and talking points to strengthen your advocacy are all available.

Take a look at this critical document outlining reasons to focus on sex buyers and how to do it:
<https://endsexualexploitation.org/wp-content/uploads/How-To-Stop-Sex-Buying-updated-2.8.22.pdf>

Thank you for your attention and please let me know if you agree!

Sincerely,
janna piper

[REDACTED]

WINEGAR Michelle

From: John Barger [REDACTED]
Sent: Monday, May 2, 2022 7:12 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

John Barger

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████████████████████
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WINEGAR Michelle

From: [REDACTED]
Sent: Monday, May 2, 2022 6:52 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Chuck Tucker

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████████████████████
████████████████████

WINEGAR Michelle

From: Eileene Gillson [REDACTED]
Sent: Monday, May 2, 2022 6:31 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Eileene Gillson

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Kristen Swanson <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 6:06 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Kristen Swanson

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Elizabeth Johnson [REDACTED]
Sent: Monday, May 2, 2022 6:00 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Elizabeth Johnson

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████████████████████
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WINEGAR Michelle

From: Caley Ream <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 5:58 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Bunge's operations pose significant material risks to shareholders. Your office should oppose these destructive practices that damage some of the most unique ecosystems in the world, accelerate climate change, contribute to human rights abuses and expose your portfolio to long-term financial risk.

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The company's poor environmental and social performance highlights a serious shortcoming in its overall ability to comply with industry standards and national and international laws across its supply chains. It is the responsibility of shareholders to start holding companies and their Boards of Directors accountable for failing to act on their deforestation commitments.

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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Caley Ream

████████████████████
██
████████████████████

WINEGAR Michelle

From: B Barbara Parlman <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 5:49 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

B Barbara Parlman

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jess DePew <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 5:44 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Jess DePew

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Janet H. [REDACTED]
Sent: Monday, May 2, 2022 5:26 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Janet H.

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Susanna Askins <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 4:36 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Susanna Askins

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Michael Hughes <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 4:22 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Michael Hughes

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Stephen a Johnson <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 4:13 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Stop destroying rainforest for profit! You & your family can not escape the panic & catastrophe of global warming. Think about that.

Sincerely,

Stephen a Johnson

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: s klof <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 3:57 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

s klof

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████████████████████
████████████████████

WINEGAR Michelle

From: Diane George <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 3:32 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Diane George

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Jamie Shields <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 3:32 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Jamie Shields

████████████████████
████████████████████
████████████████████

WINEGAR Michelle

From: Sandi Cornez <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 3:05 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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Sincerely,

Sandi Cornez

[REDACTED]
[REDACTED]
[REDACTED]

WINEGAR Michelle

From: Tommy Lewis <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 3:04 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Tommy Lewis

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WINEGAR Michelle

From: Edith Montgomery [REDACTED]
Sent: Monday, May 2, 2022 2:55 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

This email is from a party external to Treasury. Use care with links and attachments.

Oregon State Treasurer Tobias Read,

Dear Asset Manager,

Bunge Limited, a US-based agribusiness and food company, has received increasing negative attention for its role in driving deforestation, forest fires, and human rights abuses through its soy and palm oil supply chains in Brazil and Indonesia. In Brazil, Bunge's operations in the Cerrado – the world's most biodiverse savannah – have contributed to staggering rates of deforestation. The Cerrado has already lost roughly half of its native vegetation to land clearing at the hands of agribusiness. Of US firms operating in the Brazilian soy industry, Bunge ranks first with nearly 350,000 hectares exposed to deforestation risk. Some 95 percent of Bunge's deforestation risk is concentrated in the Cerrado.

Bunge's operations pose significant material risks to shareholders. Your office should oppose these destructive practices that damage some of the most unique ecosystems in the world, accelerate climate change, contribute to human rights abuses and expose your portfolio to long-term financial risk.

Deforestation is the second largest contributor worldwide to greenhouse gas emissions. Industrial agricultural commodities, including soy and palm oil, are the largest contributors to deforestation worldwide. Additionally, these soft commodity supply chains are routinely involved in gross human rights abuses against local communities and environmental defenders.

A December 2020 report found that nearly 40 percent of sampled mills supplying Bunge's palm oil operations in Indonesia were accused of violating local community land rights,

criminalizing, and attacking defenders or causing serious environmental degradation. The investigation revealed that Bunge's existing policies, systems of oversight and grievance mechanisms were inadequate in terms of meaningful due diligence or remedies for violations.

The company's poor environmental and social performance highlights a serious shortcoming in its overall ability to comply with industry standards and national and international laws across its supply chains. It is the responsibility of shareholders to start holding companies and their Boards of Directors accountable for failing to act on their deforestation commitments.

I join with countless others in calling on shareholders like you to vote against Bunge's Board Chair for failing to implement a 2021 shareholder resolution, which passed by a resounding 98%, pressing the company to halt deforestation. I request that your office also engage with Bunge to ensure the company takes the necessary subsequent steps of developing comprehensive policies and practices, including:

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And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

Edith Montgomery

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: A. Todd <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:44 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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- And 3) grievance mechanisms that are accessible and responsive to communities and provide remedy for harm.

Sincerely,

A. Todd

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: BC Shelby <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:22 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

BC Shelby

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████████████████████

WINEGAR Michelle

From: MARILYN MOOSHIE <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:21 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

MARILYN MOOSHIE

[REDACTED]

[REDACTED]

[REDACTED]

WINEGAR Michelle

From: Cheryl Speer <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:20 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

Cheryl Speer

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████████████████
██

WINEGAR Michelle

From: amanda.cort@gmail.com <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:16 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

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Sincerely,

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████████████████████

WINEGAR Michelle

From: Basey Klopp <info@email.actionnetwork.org>
Sent: Monday, May 2, 2022 2:12 PM
To: Treasurer Read
Subject: Bunge shareholder meeting May 12, Defund Deforestation!

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

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Sincerely,

Basey Klopp

[Redacted signature block]