FIRST INTERNET BANK

August 7, 2026

VIA EMAIL (zviglianco@wvago.gov) and US MAIL

John B. McCuskey
Attorney General
Zachary A. Viglianco
Director of Strategic Litigation
1900 Kanawha Blvd., East
Building 1, Room E-26
Charleston, WV 25305

Re: Your July 27, 2026 Letter to First Internet Bank of Indiana (the "Letter")

Mr. McCuskey and Mr. Viglianco:

First Internet Bank of Indiana ("First Internet Bank") does not discriminate against or otherwise refuse to do business with companies associated with the firearms industry. First Internet Bank did not refuse, or instruct Ramp Business Corporation or Ramp Payments Corporation (collectively, "Ramp") to refuse, to provide services to Kent Cartridge Company ("Kent"). In fact, neither First Internet Bank nor any of its partners or service providers has any record of Kent making a request for services from First Internet Bank. First Internet Bank has not violated the FIND Act. Your Letter does not identify any factual basis for concluding that First Internet Bank was involved in the matters described therein, and First Internet Bank is unaware of any facts that would support such a conclusion.

First Internet Bank partners with Ramp to offer deposit accounts to customers nationwide. First Internet Bank has no policy or practice that restricts companies in the firearms industry from opening deposit accounts with First Internet Bank, either directly or indirectly through a partner like Ramp. Ramp, however, works with numerous partners and offers a broad range of products and services, as reflected on its website, which your Letter[1] cites. Yet your press release identifies no partner other than First Internet Bank, suggesting you concluded that First Internet Bank was the "partner" referenced by Kent. Neither the Letter nor the cited correspondence identifies First Internet Bank as the partner referenced by Ramp, nor do they provide any factual basis for such an assertion.

The email exchange cited in your Letter neither mentions First Internet Bank nor references any First Internet Bank product or service. To the contrary, it appears to refer to a technology or platform partner. When Kent asked Ramp to identify the relevant partners, the Ramp employee explained that he could not provide specific names but described them as "partners we work with who support us in the back-end for operations" and "partners who build our payments infrastructure." First Internet Bank is not a technology or platform provider for Ramp, does not provide cards through Ramp, and does not directly provide payment services to West Virginia

[1] See https://ramp.com/legal/customer-terms/financial-institution-partner-agreements.

residents through its partnership with Ramp.[2] We do not know which partner the Ramp employee was referencing, but it was not First Internet Bank. First Internet Bank has never directed Ramp, or any other partner, to refuse business from Kent or any other company in the firearms industry.

The allegations against First Internet Bank are unsupported by the facts. In light of the foregoing, we request that your office promptly retract its press release and correct the public record regarding First Internet Bank.

Sincerely,

Dustin R. DeNeal
First Vice President - Counsel

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[2] First Internet Bank does provide payment services to Ramp Payments Corporation, a licensed money transmitter in West Virginia.