



Overdraft / Insufficient Funds Notice

January 2, 2008

Account Number: 3400-026-807

We are writing you to let you know that the balance in your account for posting items on December 31, 2007 was not enough to cover the checks, withdrawals, deductions, or charges presented for payment on **December 31, 2007**.

Your beginning balance on that date was	\$	29.31-
Amount of deposits and other additions on that date	+	50.00
Amount of non-Regions deposited funds held	-	0.00
Amount of Debit Card, Electronic or other Deposit Holds.....	-	0.00
		<hr/>
		50.00
		<hr/>
		+50.00

Your balance available for posting items on that date was..... \$ 20.69

We received checks, withdrawals, deductions, or charges totaling	24.00
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Here are the details of each transaction on insufficient available balances and our action:

<u>Check Number:</u>	<u>Dollar Amount:</u>	<u>Action Taken:</u>	<u>OD/NSF Fee</u>
Non-check item	\$ 24.00	Item Returned	\$ 31.00

Entries that are denoted by a negative sign (-) indicate negative adjustments to the account or a negative balance situation. Please retain this notice for your records to assist you in balancing your bank statement. Should you have any questions, please call us at 1-800-REGIONS.

Regions Bank
P.O. Box 11007
Birmingham, AL 35288

PRESORTED FIRST-CLASS MAIL U.S. POSTAGE PAID BIRMINGHAM, AL PERMIT NO. 3409

#BWNJPMG
JOYCE THOMPSON OR
JAMES F THOMPSON JR JTROS
2631 ROXANNE DR
PEARL MS 39208-6344