

Overdraft / Insufficient Funds Notice

January 4, 2008

Account Number: 3400-026-807

We are writing you to let you know that the balance in your account for posting items on January 3, 2008 was not enough to cover the checks, withdrawals, deductions, or charges presented for payment on **January 3, 2008**.

Your beginning balance on that date was		\$	4.69		
Amount of deposits and other additions on that date		0.00			
Amount of non-Regions deposited funds held	-	0.00			
Amount of Debit Card, Electronic or other Deposit Holds	-	2.88			
		2.88-	-2.88		
Your balance available for posting items on that date was					
We received checks, withdrawals, deductions, or charges totaling			24.00		

Here are the details of each transaction on insufficient available balances and our action:

Check Number:	Dolla	r Amount:	Action Taken:	OD/NSF Fee
Non-check item	\$	24.00	Item Returned	\$ 33.00

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