

Memorandum for the Record

Event: Suntrust bankers  
Type of Event:  
Date of interview: 4/1/04  
Date memo prepared: 4/13/04  
Special Access Issues: None  
Prepared by: John Roth  
Team Number: 4  
Location: 9-11 commission conference room  
Classification: Unclassified  
Present, non-Commission: Raymond Fortin, General Counsel; John Ehrensperger, Corporate Compliance manager; Catherine Homa-Arther, first Vice-President; Laurie Pennington, vice president; (all from SunTrust Bank), Peter Djinis, outside counsel for SunTrust.  
Commission: John Roth and Serena Wille

This memorandum provides a summary of the most important points covered in the above-entitled interview, but is not a verbatim account. The memorandum is organized by subject and does not necessarily follow the order of the interview. The witnesses provided all of the information in this memorandum during the interview, except where noted by square brackets. By and large, except where noted, no attempt was made to identify the statements to an individual witness. (U)

**Background**

The purpose of this interview was to understand, from the banks point of view, the nature of the financial transactions of the hijackers and to answer specific questions concerning Marwan al-Shehhi's attempt to cash a check on June 11, 2001, causing an internal security alert to be generated by SunTrust. The request to SunTrust caused them to reply in writing in advance of the meeting, by letter dated March 31, 2004, from Fortin to 9-11 Commission General Counsel Daniel Marcus. Because the letter is self explanatory and covers all of the relevant information commission staff requested, this MFR will not repeat the information. This letter is attached to the MFR for reference.

The only additional information gleaned from the interview is as follows:

The actions on the part of the teller on June 11, 2001, to and including having the alert sent out, placing an alert on the account and following the individuals out to the parking lot to identify the type of car were things that tellers are trained to do in the course of the efforts to prevent loss to the banks.

53-07 UC 60322/40

**SUNTRUST**

04017805

March 31, 2004

Daniel Marcus, Esq.  
General Counsel  
National Commission on Terrorist Attacks  
301 7<sup>th</sup> Street, S.W.  
Room 5125  
Washington, D.C. 20407

*Re: Request for Information*

Dear Mr. Marcus:

This letter is submitted on behalf SunTrust Banks, Inc. ("SunTrust" or "the Bank") in response to your letter of March 16, 2004, requesting certain documents and information concerning accounts that were opened at several Florida branches of SunTrust by 12 of the 19 September 11<sup>th</sup> hijackers. We are pleased to cooperate with the Commission in this regard.

For your convenience, we are responding to each question in the order presented in your letter:

1. *All documents (other than account statements) related to the June 11, 2001 internal "Security Alert" concerning Marwan Al-Shehhi.*

Answer. As described below, the Security Alert dated June 11, 2001 was in fact a routine internal notice intended to protect the Bank from a financial loss related to a potential unauthorized transaction in a customer account. It did not relate in any way to a suspicion of more nefarious activity on the part of our customer.

On June 11, 2001, Linda Gurney, who was employed at SunTrust's South Florida Security Services department, issued an email "Security Alert" to all SunTrust branch managers in South Florida, a copy of which is attached as Tab A. The alert described an unsuccessful attempt that day by "Marwan Alshehhi",<sup>1</sup> SunTrust Account No. 0573000259772, to cash a check for \$2,818.00, at the Linton Avenue branch in Del Ray, Florida. The alert indicated that there were numerous inconsistencies between addresses

<sup>1</sup> This spelling of Mr. Alshehhi is derived from his signature and hand-printed name from the account opening records of the account he opened on July 7, 2000 at a SunTrust branch in Venice, Florida.

attributed to Alshehhi from records on file at the bank and identification documents that were produced at the time the check was presented. The alert also indicated that the bank had placed a hold on his account. It warned managers in the South Florida area to "beware" of this activity in case Mr. Alshehhi attempted to cash the same check in another branch.

A companion computerized hold was placed that day on SunTrust's electronic teller information system for one month, from June 11, 2001 to July 11, 2001.<sup>2</sup> Under SunTrust's computerized system, any time a teller accessed Mr. Alshehhi's account number, the teller would be instructed to contact "Lisa" at SunTrust's Venice, Florida branch, where the account was opened. The computer instructions also indicated that there was a question about Mr. Alshehhi's identification. The alert was deleted from the computerized system on June 12, 2001. Over the past several days, we have been able to reconstruct both the computerized alert, attached as Tab B, and a record of its deletion, at Tab C. However, we are unable to determine who deleted the alert or why it was deleted.

### Factual Background

This security alert was prompted by a fairly common concern by Bank personnel that a third party might have been attempting to conduct an unauthorized transaction on a SunTrust account. The account in question was opened as a joint account on July 7, 2000, with Mr. Alshehhi and Mohamed Atta as the listed account holders. On June 11, 2001, Mr. Alshehhi came into the Linton Avenue branch of SunTrust Bank in Del Ray, Florida, and attempted to cash a check for \$2,818.00 and to use the proceeds to purchase a cashier's check. According to the teller who served Mr. Alshehhi that day, Barbara Bohinek, Mr. Alshehhi indicated that he wanted to purchase the cashier's check to rent an apartment at near-by Laveres Circle, in Venice. Alshehhi was accompanied by another individual, thought to be Hamza Alghamdi. Alghamdi also had an account with SunTrust at a branch in the Del Ray Beach area.

Because the check exceeded \$ 2,000, the branch policy required the teller to verify Mr. Alshehhi's identity by reviewing two forms of identification and comparing his signature with the signature on his signature card. The signature card could not be viewed using the bank's electronic system so either Ms. Bohinek or Shirley Clark, the branch manager at the time, obtained a facsimile copy of the signature from the Venice branch. Alshehhi produced a Florida driver's license and at least one other form of identification. The signature on the license and the signature card did not match, according to Ms. Bohinek. In addition, the addresses listed in the account and the other identification documents also varied, showing residential addresses in Venice, Fort Lauderdale and Coral Springs. When questioned about the differing addresses, Mr. Alshehhi reportedly answered that he was a frequent traveler.

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<sup>2</sup>This electronic database is called the "stop hold caution alert journal." It is designed to alert bank employees as to irregular activity or problems with accounts, such as accounts with insufficient funds, stolen checks, counterfeit or stolen checks, inaccurate customer addresses and the like.

During this time, Mr. Alshehhi was waiting in the lobby for the bank to process the transactions. Ms. Bohinek indicated that as much as 20 to 25 minutes transpired, while he waited calmly and quietly. She thought this odd, given the long delay. In addition, she was concerned about the conflicting addresses that he had supplied and his insufficient explanation for them. Because of this, she consulted Ms. Clark, who also discussed this matter with Alshehhi. Bohinek and Clark ultimately decided against cashing the check and both Alshehhi and Alghamdi left the bank.

Shortly thereafter, Ms. Clark called Raymond Myers, SunTrust's head of security for South Florida. Mr. Myers asked a co-worker, Ms. Linda Gurney, to send an alert to the branch managers of the South Florida region in case Alshehhi attempted to cash the check at another SunTrust branch. This was done at approximately 12:57 p.m. Clark is no longer an employee of SunTrust. Around the same time, a computer alert was placed on the teller information system. It is not clear who placed the alert, but the practice was for the bank branch personnel, as opposed to the security office, to enter the information into the system. In addition, the bank placed a "hold" on the account.<sup>3</sup> As indicated above, for some reason the 30-day alert was deleted the next day. While we do not know the reason for the deletion, it is possible that after further investigation and comparison of the signatures, it was determined that the person who attempted to cash the check was in fact authorized to conduct the transaction.

We have recently reviewed Alshehhi's account activity during this period and have determined that he did not cash a check at any branch at this time. Hamza's account also reflects no check activity for June 11<sup>th</sup>.

2. *All documents created prior to September 11, 2001 (other than account statements) related to any suspicions concerning the activities of the September 11 hijackers.*

Answer. SunTrust did not create any documents prior to September 11, 2001 related to any suspicions concerning the activities of the September 11 hijackers.

#### Factual Background

Prior to September 11, SunTrust did not have any suspicions that any of the hijackers might be involved in illegal activity, nor, based on our subsequent internal review, was there any reason to harbor such suspicions.

After September 11, 2001, SunTrust conducted a comprehensive internal review of the account opening documentation and financial activity of the hijackers. Despite unfortunate media reports to the contrary, this review revealed that all of the accounts were opened consistent with SunTrust's identification policies in effect at

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<sup>3</sup> The "stop hold caution alert journal" code for an account hold is "H," which appears on the journal entry for June 11, 2001 immediately after the account number for Alshehhi's account.

the time. In each instance, the hijackers' accounts were opened only after Bank personnel had reviewed documents such as passports, visas, Florida drivers' licenses, and other identification documents. In many cases, copies of these source documents were copied and placed in the account files. In addition, because these were interest-bearing accounts and the hijackers' lacked a U.S. taxpayer identification number, bank personnel had required each accountholder to fill out and submit to the bank an IRS W-8 form.<sup>4</sup>

Personnel from the Bank and from law enforcement reviewed every deposit, withdrawal and payment conducted through the ten accounts opened by the hijackers. Interviews conducted with the hijackers by SunTrust's new account representatives indicated that each of the hijackers were students who had entered the U.S. to attend school. Their appearance and account activity matched their stated purpose. We did not detect a pattern of transactions that would have indicated the true purpose of the hijackers' presence in the U.S. Neither are we aware that any representative of law enforcement who has reviewed the facts has reached a different conclusion.

- 3. All documents created prior to September 11, 2001 related to any actual or contemplated contact with any law enforcement or regulatory agency concerning the September 11 hijackers.*

Answer. SunTrust did not create any such documents prior to September 11, 2001.

#### Factual Background

The Bank did not come in contact with any law enforcement or financial regulatory agency concerning the hijackers until after the terrorist attacks. The Bank's security office was first contacted on the afternoon of September 11, 2001. From that moment on, the Bank dedicated substantial resources to ensure full cooperation with the federal government's investigation of the attacks. The Bank turned over hundreds of documents, conducted an extensive internal review and made available to the Federal Bureau of Investigation numerous witnesses who had come in contact with the hijackers.

The Bank was in contact with investigators at several regional offices as well as at the national level. Personnel from the Bank worked closely with investigators, in many cases explaining the Bank's internal operations and offering suggestions on information that might be of further assistance. For example, it alerted investigators to information contained on the hijacker's IRS W-8 forms, it pulled copies of passports, driver's licenses, visas and other information that were contained within the bank's account-opening files. Several SunTrust employees received a letters of commendation from the FBI as a result of their extensive cooperation in this matter.

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<sup>4</sup> A foreign person is required to complete IRS Form W-8 BEN if he or she receives interest or other income from U.S. sources.

Request for Interviews with SunTrust Witnesses

Your letter also asks SunTrust to designate and provide witnesses familiar with these issues that would agree to be interviewed by the Commission's staff. To comply, we have coordinated with John Roth of your professional staff and made arrangements to have four of our legal and compliance staff to travel to your office in Washington, D.C. this Thursday, April 1, 2004 at 2:00 p.m. The four individuals are: Raymond Fortin, General Counsel; Cathy Homa Arther, First Vice-President, Legal and Regulatory Affairs; Laurie Pennington, Vice-President for Deposit Operations; and John Ehrensperger, Corporate Compliance Manager.

Mr. Fortin supervises all legal and compliance functions within SunTrust and oversaw the internal review. Ms. Homa Arther conducted SunTrust's internal review of the hijackers' financial activities at the Bank following the September 11<sup>th</sup> attacks. She is familiar with the law enforcement investigation that ensued and she or Ms. Pennington were present at all of the FBI interviews of bank personnel that took place during the government's investigation. Ms. Homa Arther also oversaw the production of most of the account records and other evidence that were turned over to law enforcement. Ms. Pennington is familiar with the Bank's teller and deposit operations, including the customer identification procedures that were in place at the time, as well as after September 11, 2001. Mr. Ehrensperger can provide information about compliance program changes that were instituted by SunTrust after September 11, 2001.

Should you have any questions about these matters, please contact me at 404-588-7165.

Respectfully submitted,



Raymond D. Fortin  
General Counsel

Tab A. June 11, 2001 Security Alert Email  
Tab B. June 11, 2001 Account Alert  
Tab C. June 12, 2001 Deletion of Account Alert

cc: John Roth, Esq.

Fed UY 04 U1:10P

p.6

FROM SUNTRUST OPERATIONS

(FRI) 6. 21. 01 11 5.

1012NO 4760

From: Linda.Gurney  
To: branches.sthaf  
Cc: FLSECURITY  
Sent: Monday, 11 June 2001 12:57pm ET  
Subject: SECURITY ALERT

-----SECURITY ALERT-----

Please read attached e-mail from Shirley Clark, Branch Manager, Linton Office regarding Marwan Alshenhni.

Linda Gurney  
Security Services, South Florida  
(954) 763-7265, STWBT 22

----- Forwarded letter follows -----

Date: Monday, 11 June 2001 12:42pm ET  
To: Roy Myer  
Cc: Gilbert Forbes  
From: Shirley Clark  
Subject: MARWAN ALSHENHNI

Above person came to the Linton Office to cash his personal check drawn on Downtown Venice Office. Was alerted by the teller that he had about four different addresses. Venice Address on Checks - Statement address in Nokomis, FL - Coral Springs address on license - wanted to change his address again. Called branch of accounts and they confirmed with me that the signature also didn't match. Account Number 90573000259772 Bank #081. Fla. Driver's License A420-540-78-169-C Check in the amount of \$2,818.00. Also large deposits made into this account. He stated that he was a tourist when confronted. His is traveling with another man and both are Saudi Arabians. Older red Toyota car. The other gentleman also has an account at our Hollywood Office, but we didn't retain that information. There is, however, a Saudi held on that account for \$5,800. 'BEWARE'

Tab A.

June 11, 2001 Security Alert Email

| ACCOUNT      | T<br>P | SEQ<br>NBR | AMOUNT<br>(HIGH)* | CHECK NO<br>(HIGH)* | BEG-DATE | EXP-DATE | CK-DATE  | *****    | COMMENTS                                 | *****      | MESSAGE      |
|--------------|--------|------------|-------------------|---------------------|----------|----------|----------|----------|--|------------|--------------|
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   |        | 1          | [REDACTED]        | [REDACTED]          | 06/14/00 | 99/99/99 |          |          | CLIENT HAD TWO CHECKS STOLEN - 261 & 262 |            |              |
| [REDACTED]   |        | 2          | [REDACTED]        | [REDACTED]          | 06/14/00 | 99/99/99 |          |          | DO NOT CASH- USE EXTREME CAUTION.        |            |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/14/00 | 99/99/99 |          |          | UFRT17 DTV [REDACTED]                    |            |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 05/18/01 | 99/99/99 |          |          | ANDREW CRUSH POA REVOKED 5/7/2001        |            |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 07/26/00 | 99/99/99 |          |          | ATM CARD CLOSED DUE TO NSF/OD ACTIVITY   |            |              |
| [REDACTED]   | A      | 1          | [REDACTED]        | [REDACTED]          | 07/26/00 | 99/99/99 |          |          | TO REOPEN CALL LISA AT [REDACTED]        |            |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 04/18/01 | 04/18/02 |          |          | JANE DIED ON 4-12-01, VK [REDACTED]      |            |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 06/02/00 | 12/31/06 |          |          | RET MAIL:PRDC ADDR CHG [REDACTED]        |            |              |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 162      | 12/13/00 | 06/13/01 | 12/22/00 | ACH/UFDD41/[REDACTED]                    |            | LESS 10 DAYS |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 03/13/01 | 09/13/01 | 03/01/01 |          | CDC/CDA                                  | 03/01/2001 | OTHER        |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 1351     | 02/26/01 | 08/26/01 | 00/00/00 |  |            | LDST         |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 1525*    |          |          |          |  |            |              |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 2206     | 12/28/00 | 06/28/01 | 12/02/00 | FIRST USA BANK 12/02/2000 LOST           | 2238       |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | S      | 0          | [REDACTED]        | [REDACTED]          | 05/03/01 | 11/03/01 | 00/00/00 |          | SUNTRUST BANK                            | OTHER      |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 07/26/00 | 99/99/99 |          |          | CHECK CARD CLOSED DUE TO NSF/OD ACTIVITY |            |              |
| [REDACTED]   | A      | 1          | [REDACTED]        | [REDACTED]          | 07/26/00 | 99/99/99 |          |          | TO REOPEN CALL LISA AT [REDACTED]        |            |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | BR AUTO 06/11/01 15:07 0084 UFBD13       |            | NEW          |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | BR AUTO 06/11/01 14:46 0573 UFJB156      |            | NEW          |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 07/11/01 |          |          | CONTACT LISA 9414864002 IDENTITY 7'S     |            | NEW          |
| 575000259772 | H      | 0          | 999,999.99        | [REDACTED]          | 03/09/01 | 12/31/07 |          |          | RET MAIL.PROC ADDR CHG [REDACTED] (241)  |            |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 07/17/00 | 99/99/99 |          |          | SIG CARD NEEDED FOR VECTOR 12            |            |              |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 02/07/01 | 99/99/99 |          |          | "SIG CARD NEEDED FOR VECTOR 12"          |            |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 06/29/00 | 99/99/99 |          |          | SIG CARD NEEDED FOR VECTOR 12            |            |              |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | ATM TRANSACTION                          |            | EXPIRED      |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/11/01 | 06/12/01 |          |          | ATM TRANSACTION                          |            | NEW          |
| [REDACTED]   | H      | 0          | [REDACTED]        | [REDACTED]          | 06/08/01 | 06/11/01 |          |          | BR AUTO 06/08/01 15:39 0573 UFKS105      |            | EXPIRED      |
| [REDACTED]   | A      | 0          | [REDACTED]        | [REDACTED]          | 08/28/00 | 99/99/99 |          |          | SIG CARD NEEDED FOR VECTOR 12            |            |              |



Tab B.  
June 11, 2001 Account Alert

| ACCOUNT    | T   | SEQ     | AMOUNT     | CHECK NO | BEG-DATE | EXP-DATE | CK-DATE  | COMMENTS                                 | MESSAGE      |
|------------|-----|---------|------------|----------|----------|----------|----------|--|--------------|
| P          | NBR | (HIGH)* | (HIGH)*    | (HIGH)*  |          |          |          |  |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 04/19/01 | 10/19/01 | 04/18/01 | AUTO DRAFT FIDELITY/INCORRECT ANT/ZJL40  | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 1   |         | [REDACTED] |          | 01/03/01 | 01/30/10 |          | CHECK FOR ID PURSE STOLEN IN LAS VEGAS   |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 01/03/01 | 01/30/10 |          | NEEDED CONTACT CUSTOMER                  |              |
| [REDACTED] | 0   |         | [REDACTED] | 1309     | 12/27/00 | 06/27/01 | 00/00/00 | CK LOST IN MAIL TO ST MORTGAGE           |              |
| [REDACTED] | 0   |         | [REDACTED] | 1315     | 12/27/00 | 06/27/01 | 00/00/00 | LOST IN MAIL TO ST MORTGAGE              |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] | 171      | 12/26/00 | 06/26/01 | 00/00/00 | LOST CHECK 171 - DO NOT CASH             |              |
| [REDACTED] | 0   |         | [REDACTED] | 176      | 02/02/01 | 08/02/01 | 00/00/00 | LOST RANGE OF CHECKS                     |              |
| [REDACTED] | 0   |         | [REDACTED] | 179*     |          |          |          |  |              |
| [REDACTED] | 0   |         | [REDACTED] | 183      | 02/02/01 | 08/02/01 | 00/00/00 | LOST CHECK - VOID                        |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 04/24/00 | 99/99/99 |          | RET MAIL PROC ADDR CHG                   |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] | 731      | 01/12/01 | 07/12/01 | 12/21/00 | GEICO INSURANCE 12/21/2000 LOST          | 735          |
| [REDACTED] | 0   |         | [REDACTED] | 166      | 04/20/01 | 10/20/01 | 03/29/01 | LOST CHECK PAYABLE TO VERIZON            |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | BR AUTO 06/12/01 15:13 0574 00UFET9      | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/14/00 | 99/99/99 |          | CLIENT HAD TWO CHECKS STOLEN - 261 & 262 |              |
| [REDACTED] | 1   |         | [REDACTED] |          | 06/14/00 | 99/99/99 |          | DO NOT CASH- USE EXTREME CAUTION.        |              |
| [REDACTED] | 2   |         | [REDACTED] |          | 06/14/00 | 99/99/99 |          | UFRT17 DTV                               |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 05/18/01 | 99/99/99 |          | ANDREW CRUSH POA REVOKED 5/7/2001        |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 07/26/00 | 99/99/99 |          | ATM CARD CLOSED DUE TO MSF/OD ACTIVITY   |              |
| [REDACTED] | 1   |         | [REDACTED] |          | 07/26/00 | 99/99/99 |          | TO REOPEN CALL LISA AT                   |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 04/18/01 | 04/18/02 |          | JANE DIED ON 4-12-01, VK.                |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/02/00 | 12/31/06 |          | RET MAIL:PROC ADDR CHG 407-8501908(241)  |              |
| [REDACTED] | 0   |         | [REDACTED] | 162      | 12/13/00 | 06/13/01 | 12/22/00 | ACH/UFDD41/                              | LESS 10 DAYS |
| [REDACTED] | 0   |         | [REDACTED] |          | 03/13/01 | 09/13/01 | 03/01/01 | CDC/CDA 03/01/2001 OTHER                 |              |
| [REDACTED] | 0   |         | [REDACTED] | 1351     | 02/26/01 | 08/26/01 | 00/00/00 | LOST                                     |              |
| [REDACTED] | 0   |         | [REDACTED] | 1525*    |          |          |          |  |              |
| [REDACTED] | 0   |         | [REDACTED] | 2206     | 12/28/00 | 06/28/01 | 12/02/00 | FIRST USA BANK 12/02/2000 LOST           | 2238         |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | ATM TRANSACTION                          | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 05/03/01 | 11/03/01 | 00/00/00 | SUNTRUST BANK OTHER                      |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 07/26/00 | 99/99/99 |          | CHECK CARD CLOSED DUE TO MSF/OD ACTIVITY |              |
| [REDACTED] | 1   |         | [REDACTED] |          | 07/26/00 | 99/99/99 |          | TO REOPEN CALL LISA AT                   |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | BR AUTO 06/11/01 15:07 0084 00FGD13      | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 06/12/01 |          | BR AUTO 06/11/01 14:46 0573 UFJB156      | EXPIRED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/11/01 | 07/11/01 |          | CONTACT LISA 9414864002 IDENTITY ?'S     | DELETED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 03/09/01 | 12/31/07 |          | RET MAIL PROC ADDR CHG                   | DELETED      |
| [REDACTED] | 0   |         | [REDACTED] |          | 07/17/00 | 99/99/99 |          | SIG CARD NEEDED FOR VECTOR 12            |              |
| [REDACTED] | 0   |         | [REDACTED] |          | 06/12/01 | 06/13/01 |          | ATM TRANSACTION                          | NEW          |
| [REDACTED] | 0   |         | [REDACTED] |          | 02/07/01 | 99/99/99 |          | "SIG CARD NEEDED FOR VECTOR 12"          |              |

Tab C.  
June 12, 2001 Deletion of Account Alert