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NOTICE OF INSUFFICIENT FUNDS on 02/25/05 for Account 0000028498 Share 80

Your CHECKING available balance is not sufficient to cover the following: Card charge at GREAT LAKES WASTE-PONTI 800-555-1234 MI for $67.93. Your balance is now $-186.46 and your available balance is now $-273.00 after posting the card charge of $67.93 and after fees of $12.50 were assessed.

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NOTICE OF PRIVILEGE PAYMENT on 02/25/05 for Account 0000184928 Share 80

Your CHECKING available balance is not sufficient to cover the following: Draft 007704 for $30.51. This has been paid. Your Draft balance is now $-281.79 after posting the withdrawal of $30.51 and after fees of $12.50 were assessed.

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Maturity Notice for Account 0000328932 Share 0021 02/26/05

12 MONTH CERTIFICATE

Your 12 Month Certificate number 827341 with an original balance of $643.63 will mature on 03/17/05 with an expected balance of $646.03. The Certificate will then be Renewed.

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Maturity Notice for Account 0002937338 Share 0013 02/26/05

60 MONTH IRA

Your 60 Month Certificate number 820930 with an original balance of $16,925.42 will mature on 03/17/05 with an expected balance of $22,440.78. The Certificate will then be Renewed.

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NOTICE OF LINE-OF-CREDIT ADVANCE   02/25/05 Account 0003918400 Loan 66

Our records indicate that your line-of-credit has been activated. It was advanced on 02/25/05 and your new balance is 50.62. Please note that a payment of 25.00 is due on 03/15/05.

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NOTICE OF PAST DUE PAYMENT on 02/26/05 for Account 0007312941 Loan 95

Your H/E 1% LOC payment due on 02/15/05 is 0012 days past due. Your standard payment is $214.12 and the total amount past due is $19.59 which includes a Late Charge of $11.44. A REMINDER...PERHAPS IT SLIPPED YOUR MIND, YOUR PAYMENT WAS DUE A FEW DAYS AGO. PLEASE REMIT YOUR PAYMENT. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account.

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NOTICE OF PAST DUE PAYMENT on 02/26/05 for Account 0023914510 Loan 51

Your 60 MTH 2001 YUKON XL payment due on 02/15/05 is 0011 days past due. Your standard payment is $782.15 and the total amount past due is $782.10 which includes a Late Charge of $8.55. A REMINDER...PERHAPS IT SLIPPED YOUR MIND, YOUR PAYMENT WAS DUE A FEW DAYS AGO. PLEASE REMIT YOUR PAYMENT. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account.

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NEGATIVE SHARE BALANCE 02/26/05 Account 0004322830

Your Checking, 80, is negative in the amount of $27.00-. Please remit this amount to bring your account current. If the account is not brought current before 03/12/05, the account will be closed at that time.

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