

  
**FIFTH THIRD BANK**  
(NORTH CAROLINA)  
P.O. BOX 630900  
CINCINNATI OH 45263-0900  
VICKERS INVESTMENTS LLC  
27 HIGH TECH BLVD  
THOMASVILLE NC 27360-5560

18076

**Overdraft Notice Date:** October 02, 2013  
**Account Type:** 5/3 BUS STANDARD CKG  
**Account Number:** \*\*\*\*\*  
**Relationship Manager:** Philip Fintchre  
**Phone:** [REDACTED]  
**Commercial Client Services:** [REDACTED]  
**Internet Banking:** www.53.com

### Important Notice About Your Fifth Third Account Overdraft

Dear VICKERS INVESTMENTS LLC,

One of the most important ways we help our customers manage their money is by providing detailed account information on a timely basis.

Please be aware that your account referenced above was overdrawn on October 1, 2013 in the amount of \$46.82. Because of your relationship with us, we have waived \$37.00 in overdraft fees as a courtesy for this overdraft occurrence only.

To avoid being charged an \$8.00 fee for each day you are overdrawn, you will need to make a deposit no later than October 8, 2013 to bring your account to a positive available balance. We urge you to take action immediately to avoid future overdrafts, returned items and fees.

The following information summarizes your account activity as of October 1, 2013. Please note that the additional pages provide transaction detail, including those items in the Withdrawals/Debits section that contributed to overdraft fees or returned items.

<b>Your beginning balance on October 1, 2013:</b>	<b>\$0.00</b>
Deposits/Credits added to your balance:	+\$0.00
Withdrawals/Debits/Pending deducted from your balance:	-\$46.82
<b>Your ending balance on October 1, 2013:</b>	<b>\$(46.82)</b>
Overdraft Fees and Returned Items posting next business day:	<u>\$0.00</u>
<b>Balance** After Fees and/or Returns:</b>	<b>\$(46.82)</b>

\*\* This balance includes fees or returned items that will post to your account on the business day following October 1, 2013. However, it is possible that additional items may post to your account after this notice was sent.

If you have questions or need additional information, please call us at 1-800-589-5355. Our Customer Service Professionals are available to assist you Monday through Friday, 8 AM to 10 PM ET.

**If you have been paying multiple overdraft fees, there may be less expensive alternative products that may be better suited for your needs.** Please call or visit your local Financial Center to discuss other options. You may also learn more about various Account Management Services that Fifth Third Bank has to offer at [www.53.com](http://www.53.com).

Sincerely,



P. Brian Moore  
Senior Vice President



Withdrawals / Debits / Pending

1 item totaling \$46.82

Transaction

Date	Time	Description	Amount	Result	Fee
10/01		DELUXE BUS SYS. BUS PRODS 67251129 RAMONA VICKERS 100113	46.82	PAID	Waived

**Overdraft / Return Item Fee**

*Fees are based on the number of occurrences in the past 12 months.*

<u>Number of Occurrences</u>	<u>Fee Amount</u>
1 or more:	\$37.00 per item

**Pending** - Item was approved for payment but has not posted to your account.

**Paid** - Item was posted to your account but has contributed to your overdraft.

**Posted** - Item was successfully applied to your account.

**Returned** - Item was posted to your account but was returned due to non-sufficient funds.

**Unverified** - Item was presented for posting to your account and will be verified by the next business day.

**\*Unavailable Funds** - Funds from ATM Deposits or non-Fifth Third Check deposits are not available for immediate use. Please refer to your Rules and Regulations brochure for information on Fifth Third's Funds Availability Policy.