CENTRAL BANK AND TRUST

D.	ATE ACCOUNT NUM	MBER TO	DDAYS BALANCE WAS	PAGE
11=	16=72 51=307	78363	295.90	1
	LIST	OF CHECK	S	
	313.00			
NO. OF	TOTAL OF CHECKS LISTED	CHARGE PER CHECK	TOTAL CHARGE REQU	IRED ING

H TRACY HALL: PHD CONS CHEM
H TRACY HALL; IDA ROSE HALL
1711 NORTH LAMBERT ALNE
PROVO; UT 84601

NOTICE OF OVERDRAFT

WE ARE PAYING THE CHECKS LISTED HEREON WHICH WILL OVERDRAW YOUR ACCOUNT.

IF YOU HAVE NOT MADE A DEPOSIT SINCE THE DATE OF THIS NOTICE PLEASE DO SO IMMEDIATELY TO RESTORE A CREDIT BALANCE.

IF THERE APPEARS TO BE AN ERROR, PLEASE NOTIFY US SO THAT PROMPT ADJUSTMENT CAN BE MADE.

PLEASE REMEMBER TO DEDUCT THIS SPECIAL HANDLING FEE FROM YOUR CHECK BOOK REGISTER.