

NOTICE OF DELAYED AVAILABILITY

X DDA
SAV.
10/25/2004 DATE OPEN

From: First Convenience Bank
P O Box 937
Killeen, Tx 76540

Account Number: 460339039
Notice Date: 10/26/2004
Amount of Deposit: \$14,583.00
Date of Deposit: 10/25/2004

To: SHELIA DENISE FARRINGTON DBA
FARRINGTON & ASSOCIATES
4422 GLANWICK LN
UNIVERSITY PARK TX 75205

Funds Will Be Available on:
11/3/2004
(CALENDAR DATE)

We are delaying the availability of \$ 14583.00 you deposited by the following check:
Texas Capital Bank #13161 \$14583.00 These funds will be available on the 7 business day
after the day of your deposit.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. If a longer hold will delay availability beyond the fifth business day, the reason is indicated below, or

the hold is because this is a new transaction account, or
the reason for the hold is stated below, but it will not extend beyond 5 business days.

EXCEPTION HOLD NOTICE

A check you deposited was previously returned unpaid
X You have overdrawn your account repeatedly in the last 6 months.
We believe a check you deposited will not be paid for the following reasons:
the checks you deposited on this day exceed \$5,000.
An emergency, such as failure of communications or computer equipment, has occurred.

REASONABLE - CAUSE HOLD NOTICE

We received notice that the check is being returned unpaid.
We are unable to verify the endorsement of a joint payee.
Some information on the check is not consistent with other information on the check.
Information from the paying bank indicates that the check may not be paid.
We have been notified that the check has been lost or damaged in collection.
The check is drawn on an account with repeated overdrafts.
There are erasures or other apparent alterations on the check.
We have confidential information that indicates that the check may not be paid.
The check is postdated or has a stale date.
The routing number of the paying bank is not a current routing number.
Other

If you were not told of the delayed availability of your funds at the time you made the deposit and the check you deposited is paid, we will refund to you any fees for overdrafts or returned checks that result solely from the additional delay that we are imposing. To obtain a refund of such fees, call us at (800) 677-9801 or write us at the address above.

Prepared by: [Signature] Reviewed By: [Signature]
Was \$100 immediately available Yes No X

GOVERNMENT EXHIBIT
02
3:07-CR-0289-M

1 FIRST
CONVENIENCE
BANK

A division of First National Bank Texas

P.O. Box 937
Killeen, Texas 76540



75205/9399

