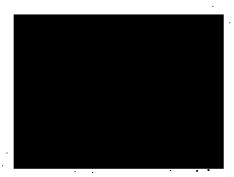


P.O. Box 127 Huntsville, Alabama 35804 www.compassweb.com

## <u>VIA CERTIFIED AND FIRST CLASS MAIL</u>

February 22, 2005



**Account Closed** After 11 Years!

You may be familiar with the USA PATRIOT Act, which was passed by Congress after the events of September 11, 2001. Among the counter-terrorism measures contained in that law are a series of requirements that banks gather specific information about their customers and use that information to verify their customers' identity. Additionally, banks rely on guidance from the federal bank regulators and law enforcement to categorize those industries, banking activities, and geographical locations that might pose a greater risk of the type of financial activities that are prohibited by U.S. law.

Compass Bank is committed to compliance with the requirements imposed by the USA PATRIOT Act. We have reviewed your account closely, and based on the information gathered, your account falls under the category of a check cashing facility. While we do appreciate your Compass Bank has chosen not to maintain these types of business accounts in the current regulatory environment. All accounts currently identified as a check cashing facility have been reviewed for closure.

We realize the impact this may have on the daily operations of your business, and will work closely with your Banking Center of account to assist you through the closing process. Accounts that are not related to check cashing such as personal accounts, investments, or other business accounts will not be required to close.

"In an effort to assist you.....

In an effort to assist you, we recommend that you immediately begin taking steps to set up a new business checking account. Once you have set up your new business account, it is important that -you discontinue all activity including auto debits, direct deposits, merchant services, and check writing on your Compass checking account which will be closed no later than March 30, 2005. If there is any remaining balance on the day of closing, a cashier's check will be mailed to the address listed above.

I can be reached at (256) 532-6583, I will assist you with any questions or concerns you may have.

Respectfully.

Michael D. Fritze Senior Vice President

District Retail Executive