May 3, 2010

Jim Davis, Chief Executive Officer (CEO) Fife Commercial Bank 5209 Pacific Highway East Fife, WA 98424-2636 Phone: (253) 922-5100 FAX: (253) 922-3400

To Jim Davis.

File Commercial Bank has done an excellent job caring for us as its customers. That is why we continued to patronize File Commercial Bank even though for the last two years we have had to commute quite a distance (from New Castle, , Kikland, Bellevue, and Redmond) in order to conduct business.

The reason why we have elected to close out our checking account #101016525, which averaged a balance of \$20.000.00, is because of the following reason:

The following six checks cleared our checking account without any information on the back of them indicating the bank and or bank account they were to get deposited into:

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| Check Number | | Amount of Check | Date when Check cleared | |
|-----------------|-----------------|--------------------|----------------------------|---|
| 2157 | 07y17/2009 | \$ 300.00 | 08/26/2009 | |
| - 2185 | 08,24/2009 | \$ 1,379.25 | 09/02/2009 | X |
| -2,198 | 09/12/2009 | \$ 1,379.25 | 09/29/2009 | A |
| V 2224 | 10/20/2009 | \$ 1,379.25 | 10/29/2009 | |
| 2246 | 11/18/2009 | \$ 1,379.25 | 12/07/2009 | |
| Eldi_ | CR 22280 | \$ 1,379.25 | 12/29/2009 | |
| 12267 | 12/15/2007 | | | |

The only number on the back of five of these checks was the number "20000 3103 9297". The other check had nothing written on the back of it. We therefore requested that Fife Commercial Bank send us in writing the account number and the routing number or the name of the bank into which the money was being deposited.

Bank Teller Mary Kay, agreed with us that it was "weird" that these checks were being processed, cleared, and paid upon. She then told us that the above number was the check holder's bank account and that it was being deposited into Wachovia Bank.

But later on, when we told her that we NEVER had a check presented to our bank that did not have both a bank account and either routing number or a bank stamp on it, Mary Kay's response was that Wachovia Bank does not put its routing number or stamp on the checks that get deposited into it. And what about the one check that had neither a routing number nor a bank account number on it? Why did that get processed?

We do not appreciate being LIED to. Whom was Mary Kay trying to protect? We are the customer who gives you all a job. especially in this bad economy. Therefore we will not be doing any further business with Fife Commercial Bank. Please refrain from sending us any correspondence as it will not be read, opened, or listened to, and will either be trashed or returned to sender.

Sincerely.

Michael S. Laham and Elana Laham

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Transmission Log

| The Boeing | Company | | | Monday | , 2010- | 05-03 16:00 | 42 | 59658590 |
|------------|---------|------|-------|--------|---------|---------------------|-----|--------------|
| Date | Time | Туре | Job # | Length | Speed | Station Name/Number | Pgs | Status |
| 2010-05-03 | 15:59 | SCAN | 03182 | 0:47 | 12000 | 82539223400 | 1 | OK V.17 BM31 |

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Michael S. Laham and Elana Laham

Branch Location | Customer Service Call us at: (253) 922-5100

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Contact Us

ONLINE BANKING Sign up for online banking today. SIGN UP



Address:

Fife Commercial Bank 5209 Pacific Highway East Fife, WA 98424-2636 Phone: (253) 922-5100 Fax: (253) 922-3400 Hours of Operation: Monday-Friday 9:00 am-5:00 pm

Customer Service:

Disclosure To Consumers:

Electronic mail is not secure and any confidential or personal information should not be communicated through these email links.

If you need any assistance over the phone, please don't hestiate to call us at (253) 922-5100.

Deposits Department Customer Care New Accounts Remote Deposit DepositCare@fifebank.com CustomerCare@fifebank.com NewAccountsCare@fifebank.com RemoteDepositCare@fifebank.com

Sitemap | Privacy & Security

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Branch Location | Customer Service Call us at: (253) 922-5100

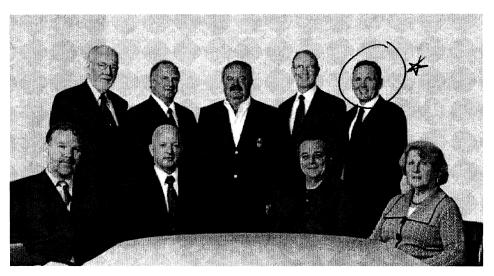
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Top Row (from Left to Right): Art Folden, John Crabill, George Dill, Aaron Hixenbaugh, Jim Davis

| | Ken Enslow: | Owner of Interlaaken Realty |
|--------------|-------------------|--------------------------------|
| | Bill Korum: | Nissan of Puyallup |
| | Art Folden: | Chairman of the Board |
| ` | Irmgard Wilcox: | Waste Connections |
| | Pete Battisti: | U.S. Drywall |
| | George Dill: | Washington Lettuce & Vegetable |
| | Aaron Hixenbaugh: | Chief Financial Officer |
| \mathbf{X} | Jim Davis: | Chief Executive Officer |
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| | | |

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