



**Bank of America**

MARCH 18, 1996

TIBOR G. BALOGH  
1431 WARNER ST #36  
CHICO, CA. 95926-3739

Chico Main Office

REGARDING CHECKING ACCOUNT #00069-04932

DEAR MR. BALOGH;

WE HAVE RESEARCHED THE ITEMS THAT APPEARED ON YOUR STATEMENT.

ON 2/28/96 A DEPOSIT OF \$7807.60 SHOWS ON THE STATEMENT, DEPOSITED BY INTERNATIONAL SERVICES. AN ENCODING ERROR CAUSED THE FUNDS TO BE CREDITED TO YOUR ACCOUNT.

THE ERROR CAUSED AN EXCEPTION WHICH HAD TO BE RESEARCHED. UPON FINDING THE FUNDS IN YOUR ACCOUNT THE BANK REVERSED THE DEPOSIT SHOWING ON YOUR STATEMENT AS A DEBIT FOR \$7807.60, POSTED 3/7/96.

WE APOLOGIZE FOR ANY INCONVENIENCE THIS MAY HAVE CAUSED YOU.

THANK YOU FOR YOUR CONTINUED BUSINESS.

SINCERELY;

GRACIE KOCH  
AUTHORIZED OFFICER  
(916) 891-7051