

SunTrust Bank 303 Peachtree Center Ave Atlanta, GA 30308 Tel 1-866-476-1460 Fax 404.813.1370

7/28/14

Via Certified and First Class Mail

THE FREDRICO CORP VINNY'S SUPER PAWN 8810 SW HIGHWAY 200 UNIT 121 OCALA, FL 34481-7822

Dear THE FREDRICO CORP:

Pursuant to the operation of its business as a financial institution, SunTrust regularly reviews client relationships and accounts in light of its corporate objectives. In some instances SunTrust determines that it can longer offer services to clients and must necessarily terminate the relationship with them, which it may do, without notice and for any reason, pursuant to the *Rules and Regulations for Deposit Accounts* governing the account. This decision is not a reflection on any particular individual/business, but rather was a difficult business decision.

In accord with the *Rules and Regulations for Deposit Accounts*, and as a result of our recent decision, we must ask that you close the below listed SunTrust accounts by **August 29, 2014**. If your accounts are not closed by this date, we may close them for you, and either hold the proceeds until we hear from you or we may mail you a check for any collected balance. If any account is overdrawn, the overdrawn amount is a debt owed to SunTrust, and we require payment of any such debt by the aforementioned date. You will be responsible for all items, along with any associated fees, that are presented against the accounts after closure.

Specifically, we require you close the following accounts:

If you have a SunTrust Check Card, it will become inactive within 10 days of the date of this letter. Further, all related deposit or account services you may have, including Online Banking, Bill Pay and Overdraft Protection, will also be discontinued at the time your account is closed. In addition, to prepare your account for closing, you may be prohibited from making any deposits into your accounts other than cash after 10 days from the date of this letter. In preparation for your account closing, you should begin immediately to make other arrangements for any automated credits to, or debits from, your accounts.

We have appreciated the opportunity to have served you up to this point and regret that we will not be in a position to continue to provide you with these banking services. The decision has been reviewed by SunTrust senior management, and it is final. If you need assistance in closing your accounts, please call 1-866-476-1460.

Sincerely, SunTrust Account Review