Date Mailed
First Name Dwight
Last Name Gross
Organization Name Checks & More;5632 Baltimore National Pike,Catonsville,Balto.,Md.

Comments: If you need more space to comment, add additional pages.

1 Since April 2005, what requirements have banks imposed on your MSBs to open or maintain bank accounts?

Comments: The restraining requirments cannot be completly explained in this communique' but I will try to share as much as possible. The circumstances vary with each institution upto and including closing personal accounts, that are not even being used for processing checks. When copies of your contracts are required as part of the package so that the financial institutions can compute your earnings to compute how much of your profit to remove from your earnings, and all personnal financial data is required as well to figurer out how much of your net worth to be placed under their control[ie. placed on deposit, equity lines of credit, bonds with lenghty locks, ristricting cash deposits and withdrawells at the branches to 10,000 dollars a week]. Subsiquently, the banks have time to review all documentation and figure out how to restrict your cash flow without Page 2

fincen_comments2

closing your account and making the business as minimaly profitable as possible. Also by not allowing any one to open an account your business now becomes worthless because it cannot be sold. This, reminds me of AT&T's restrictions on local phone companies a few years back which was found to be in violation of anti-trust legilation.

2 Since April 2005, describe circumstances when banks denied services (declined to accounts or closed existing accounts) to your MSBs even when you provided (or offered to provide) the information they required. Comments: 3 Since April 2005, has a bank referred to the Bank Secrecy Act as grounds to deny services (or declined to open new accounts or closed existing accounts) to your MSBs? Comments: That was the initial response. The banks are now saying it is not profitable for them to allow_MSB's to be account holders to have accounts. [document attached as an example] this is an example of a bank that closed our account just because we owned a msb but no checks were being processed through the bank it was just being used to have cash on the weekends for state lottery payouts

4 Would additional guidance or clarification of the requirements of the Bank Secrecy Act regarding MSB accounts be helpful? If yes, describe.

Comments: A vice president of a bank said that this was the oppurtunity for banks to shut down as many of their competitors as possible without being sujected to juducial recourse in return.[off the record of coursel

5 Would additional guidance or clarification of your Bank Secrecy Act banking responsibilities be helpful to you? If yes, describe.

Comments: We have complied with all licensing requirements and regitrations but that appears to be to no avail.

6 What steps could Bank Secrecy Act regulators take to reduce risks posed by MSBs as perceived by banks?

Comments: MSB's are now being placed in a libilous position with no support from the rest of the monatery community. we cannot obtain insurance, join the national check verification data base, or obtain the cooperation of the banks for verifying payroll checks.

7 Since April 2005, has there been an increase or decrease in banking services provided (or available) to MSBs? Why do you think this has occurred?

Yes No

Comments: Decrease and it is going to get worse unless once again you are a major corporation like

Page 3

fincen_comments2
Wall Mart and can purchase your own bank. What ever we will be offerd in the future you can gaurentee it will b over priced just like \$5.00 MONEY ORDERS offered by the banks to the general public for example. Hard copy to follow.

Mail to:

Financial Crimes Enforcement Network

P.O. Box 39 Vienna, VA 22183



Mark S. Barker
Executive Vice President
Retail Administration

SunTrust Bank, Maryland P.O. Box 17307 Baltimore, MD 21297-1307 Tel 410.986.1703 Fax 410.986.1700 mark.barker@suntrust.com

May 26, 2006

Via certified and first-class mail

P&D Exchange, Inc. d/b/a Checks & More 5632 Baltimore National Pike Catonsville, MD 21228-1401

Dear P&D Exchange Management:

As part of SunTrust's ongoing review of its business plans and target markets, it has recently conducted a review of its services to businesses that may qualify as money service businesses. As a result of this review, SunTrust management has determined the need to discontinue providing financial services to businesses providing such services. This decision is not a reflection on any particular company, but rather was a difficult business decision that we found necessary due to the expenses associated with the servicing and monitoring required for these types of accounts.

In accordance with the Rules and Regulations for Deposit Accounts, and as a result of our recent decision, we must ask that you close all of your SunTrust accounts by June 29, 2006. If your accounts are not closed by this date, we may close them for you, and mail you a check for any collected balances. 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 account(s): Free Business Checking *******4547

If you have a SunTrust Check Card, it will become inactive within ten days of the date of this letter. Further, all related deposit or account services you may have, including Online Banking and Bill Pay, will also be terminated 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 ten 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.

P&D Exchange, Inc. May 26, 2006 Page 2

SunTrust appreciates the opportunity we have had to serve you, and we regret that we will not be in a position to continue to provide you with banking services. If I can offer any assistance, you are welcome to call me at 410.986.1703.

Sincerely,

mak & Barker

Mark S. Barker Executive Vice President Retail Administration