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Rx 4/26/2004

Fleet National Bank
MA/DE/14504S
200 Exchange Street
Malden, MA 02148

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David P Fontaine

April 21, 2004

NOTICE OF UNAVAILABLE/OVERDRAWN FUNDS

Account # [REDACTED]

CURRENT BALANCE	\$-320.64
AVAILABLE BALANCE	\$-320.64
+ AVAILABLE OD SAVINGS	\$ 0.00
+ CASH RESERVE AVAILABLE	\$ 0.00
=TOTAL AVAILABLE BALANCE	\$-320.64

On 04/20/2004 1 item(s) totaling \$276.64
were presented for payment against overdrawn funds. The list below
indicates the disposition of each item and any fees assessed to your account.

Overdraft Item(s) Returned	Fee
786400315 \$276.64	\$22.00

Total fee(s) assessed to your account on 04/21/2004 were \$22.00

To assist you in the future, Fleet offers many convenient options to monitor balances and transfer funds instantly 24 hours a day, 7 days a week. These options include Fleet HomeLink(sm) Online Banking, Telephone Banking and ATMs.

- If you have questions or would like more information about Fleet HomeLink(sm) or Telephone Banking, please call Fleet Telephone Banking at 1-800-841-4000.
- Please do not forward any payments or other correspondence to the above address.



Fleet National Bank
MA/DE/14504S
200 Exchange Street
Malden, MA 02148

RV 4/24/04

Page 1 of 1

David P Fontaine

April 20, 2004



NOTICE OF UNAVAILABLE/OVERDRAWN FUNDS

Account #

CURRENT BALANCE	\$-962.61
AVAILABLE BALANCE	\$-962.61
+ AVAILABLE OD SAVINGS	\$ 0.00
+ CASH RESERVE AVAILABLE	\$ 0.00
=TOTAL AVAILABLE BALANCE	\$-962.61

On 04/19/2004 1 item(s) totaling \$940.61
were presented for payment against overdrawn funds. The list below
indicates the disposition of each item and any fees assessed to your account.

Overdraft Item(s) Returned	Fee
373 \$940.61	\$22.00

Total fee(s) assessed to your account on 04/20/2004 were \$22.00

To assist you in the future, Fleet offers many convenient options to monitor balances and transfer funds instantly 24 hours a day, 7 days a week. These options include Fleet HomeLink(sm) Online Banking, Telephone Banking and ATMs.

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- Please do not forward any payments or other correspondence to the above address.



April 22, 2004

Ry 4/26/2004

NY UT 35302F
315 Court Street
Utica NY 13502

David P Fontaine



RE: ACCOUNT #:



Dear David P Fontaine,

Thank you for choosing Fleet as your loan provider. On April 20, 2004, a payment in the amount of \$276.64 was credited to your account # [REDACTED].

Unfortunately, there were not sufficient funds in your deposit account to satisfy the loan payment. Consequently, your payment has been reversed and a returned item fee may be assessed on your account in accordance with the terms of your agreement. Please remit your monthly payment together with any returned item and/or late fees due. If you need information about the amount due or where to send your payment, please contact us at the number below.

If you have further questions, please call Consumer Loan Customer Service at 1-800-440-0015. For your convenience, Customer Service is available to you from 8:00 A.M. to 8:00 P.M. EST, Monday through Friday, and from 9:00 A.M. to 5:00 P.M. on Saturday.

Thank you for banking with Fleet.

Sincerely,

Anne Jackson
Cash Item Supervisor
Consumer Loan Operations

BPNSF/BCI
ref: 6728-22APR04
BCI:154