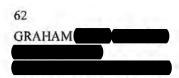
Consumer Relations 7805 Hudson Rd Suite 100 Woodbury, MN 55125 800.513.7125



December 21, 2010



RE: Consumer ID for GRAHAM

Dear GRAHAM

This letter is to inform you that the reinvestigation of your dispute regarding reported information submitted by Bank of America has been completed. The reinvestigation of your dispute regarding reported information submitted by E*Tade is still in the process of being reinvestigated. Once the reinvestigation of this information is complete, ChexSystems will provide you with a written notification of the results.

The disputed information submitted by Bank Of America (account XXXX6354, XXXX1839) has been deleted from your file.

If requested by you, ChexSystems will provide you with a description of the procedure used to determine the accuracy of the disputed information in your file. In addition, you are entitled to request and receive the business name, address and, if reasonably available, the telephone number, of any furnisher of information contacted in connection with the investigation.

Enclosed is a copy of the information currently contained in your consumer file at ChexSystems. This report is based on the identifiers you have provided to us.

If, in connection with an investigation, any information has been deleted or a statement of dispute has been added to your file, you have the right to request that ChexSystems provide notification of the change. We will notify the specific party(ies) you designate, who have received a consumer report containing the deleted or changed item within the prior twelve months.

If you have any questions please visit our website at www.consumerdebit.com to review the answers to frequently asked questions. You may also contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.

In any future contact with us, please include your Social Security number and Consumer ID.

Sincerely,

Consumer Relations Chex Systems, Inc.



Redd 1/7/11