

IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS  
CIVIL DIVISION

A. HEATH ABSHURE,  
ARKANSAS SECURITIES COMMISSIONER

PLAINTIFF

vs.

No.

THOMAS E. JAMES;  
TJAMES INVESTMENT SERVICES

DEFENDANTS

---

COMPLAINT FOR *EX PARTE* TEMPORARY RESTRAINING ORDER  
AND OTHER RELIEF

---

COMES NOW the Plaintiff, A. Heath Abshure, Arkansas Securities Commissioner, by and through counsel, J. Campbell McLaurin III, and for his Complaint for *Ex Parte* Temporary Restraining Order and Other Relief states the following:

**OVERVIEW**

The Plaintiff, A. Heath Abshure (“Commissioner”), Arkansas Securities Commissioner, charged with administration of the Arkansas Securities Act (“Act”), seeks injunctive relief, including a temporary restraining order, and relief ancillary to injunctive relief, including an order freezing the Defendants’ assets, an order preventing the destruction and spoliation of evidence, and an order for an accounting, pursuant to Ark. Code Ann. § 23-42-209. The immediate evidence reviewed by the Staff of the Arkansas Securities Department (“Staff”) indicates violations and damages which exceed the scope of the allegations detailed in this pleading, and the Commissioner anticipates filing a general Complaint requesting more permanent relief in the near future. However, the Commissioner seeks this equitable and emergency relief in an effort to rectify damage that has occurred to Arkansas investors through

the Defendants' violations of the Act and to prevent further damage by any future violations on the part of the Defendants. Accordingly, the Plaintiff seeks the relief and remedies requested herein without prior notice to the Defendants as provided by Ark. R. Civ. P. 65(a)(1).

### PARTIES

1. The Commissioner is the Arkansas Securities Commissioner, duly appointed in accordance with Ark. Code Ann. § 23-42-201(a). The Commissioner is charged with the administration of the Arkansas Securities Act ("Act"), codified at Ark. Code Ann. §§ 23-42-101 through 23-42-509.

2. Thomas E. James ("James") is an individual currently residing in Sebastian County, Arkansas. James has never been registered with the Arkansas Securities Department ("Department") in any capacity pursuant to the Act.

3. TJames Investments Services ("TJames Investments") is a non-incorporated entity located in the State of Arkansas with a mailing address of P.O. Box 11197, Fort Smith, Arkansas 72917. TJames Investments is a trade name through which James purportedly transacts investment business. TJames Investments has never been registered with the Department in any capacity pursuant to the Act.

### JURISDICTION AND VENUE

4. The Commissioner brings this action pursuant to Ark. Code Ann. § 23-42-209, which permits the Commissioner to seek temporary or permanent injunctive relief and relief ancillary to injunctive relief as may be appropriate in the public interest, including but not limited to obtaining an accounting, receivership, disgorgement, and the assessment of a fine. The Commissioner is therefore the proper party to bring this action.

5. This Court is the proper venue for this action pursuant to Ark. Code Ann. § 23-42-209(a)(3), which specifically names the Pulaski County Circuit Court as the appropriate forum under the statute.

6. The Defendants, in connection with their activities in the offer and sale of unregistered securities in and from Arkansas while being unregistered to do so and by means of securities fraud, are subject to the provisions of the Act. The Defendants are therefore subject to the jurisdiction of this Court and to service of summons within or outside the state of Arkansas.

### **FACTUAL ALLEGATIONS**

7. James is a former broker-dealer agent who was at one time employed by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch") and was duly registered with the Department in that capacity from May 11, 2006 to December 19, 2008. However, James has not been registered with the Department as a broker-dealer agent or in any other capacity since he was terminated from Merrill Lynch and his registration with the Department subsequently lapsed on September 3, 2010.

8. Upon information and belief, James is employed currently as an associate pastor with the St. James Missionary Baptist Church located in Fort Smith, Arkansas. From February 2012 to April 2013, James repeatedly solicited an Arkansas resident ("AR1"), who is a member of the church where James is believed to be associated as a pastor, to invest her savings with him. AR1 has made at least three investments with James by withdrawing funds from her bank account and having the bank issue a cashier's check directly to James. AR1 has given a total of at least \$61,500 to James by way of these three transactions alone. Redacted copies of the cashier's checks from AR1 to James have been attached hereto as Exhibit "A" and are incorporated herein by reference for all purposes.

9. A statement from TJames Investments issued to AR1 represents that James invested AR1's funds in a United States Treasury Bond Fund, 2013 Series ILFS SI, held at LPL Financial, LLC ("LPL"). The statement purportedly demonstrates that the Bond Fund has a maturity date of August 10, 2013 while paying a quarterly yield of 23.9%. The statement allegedly shows that AR1 derived interest income on her investment in an amount of \$16,498.17 for the first quarter of this year, spanning from January 1, 2013 to March 31, 2013. A search by the Staff revealed no United States Treasury Bond fund that produces the type of return reflected on AR1's account statement and found no bond fund with the description used by James on the account statement. A copy of the aforementioned account statement has been attached hereto as Exhibit "B" and is incorporated herein by reference for all purposes.

10. The statement provided by James to AR1 through TJames Investments represents that James is associated with LPL and that the securities purchased on behalf of AR1 were offered through LPL. An email from James S. Shorris, Deputy General Counsel of Regulatory Affairs for LPL, to Ann McDougal, Deputy Securities Commissioner with the Department, certifies that James is not associated with LPL in any way, that there are no customer accounts at LPL in his name, and that the statement issued by James to AR1 through TJames Investments is not a genuine LPL statement. The aforementioned email has been attached hereto as Exhibit "C" and is incorporated herein by reference for all purposes.

11. The statement provided to AR1 further confers several professional designations upon James, including Certified Financial Planner ("CFP"), Certified Investment Management Analyst ("CIMA"), and Chartered Retirement Planning Counselor ("CRPC"). A search by the Staff of the official records for each of those designations that James is not listed on the rolls for any of the designations included on his statement.

12. James deposited each of the cashier's checks given to him by AR1 into a personal checking account held at Arvest Bank. A review of the transactions in James' personal account by the Staff found that no investments were made by James with the funds deposited from AR1 and that the vast majority of the money was expended for James' personal use, including payment for meals, entertainment, clothing, and vacations. An affidavit of Ann McDougal, Deputy Securities Commissioner with the Department, detailing her initial findings from analysis of James' Arvest Bank account is attached hereto as Exhibit "D" and incorporated herein by reference for all purposes.

### VIOLATIONS

13. Ark. Code Ann. § 23-42-501 provides that it is unlawful for any person to transfer or sell any security unless it is registered, exempt, or a covered security. James committed separate violations of the Act when he offered and sold investments to AR1 as set forth in numbered paragraph 8 above.

14. Ark. Code Ann. § 23-42-301(a) prohibits any person from transacting business in Arkansas as a broker-dealer or agent without first being registered to do so. James acted as an unregistered broker-dealer agent when he offered and sold investments to AR1 as set forth in numbered paragraphs 8 through 12 above.

15. Ark. Code Ann. § 23-42-507 makes for any person, in connection with the offer, sale, or purchase of any security, directly or indirectly, (1) to employ any device, scheme, or artifice to defraud; (2) to make any untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they are made, not misleading; or (3) to engage in any act, practice, or course of business which operates or would operate as a fraud or deceit upon any person. The information

and recommendations James provided to AR1 contained untrue statements of material fact and omitted to state necessary material facts. James fabricated the nature and existence of the United States Treasury Bond investment while representing that he was a licensed broker-dealer agent authorized to conduct transactions through LPL. James generated and provided AR1 with a fictitious account statement which misrepresented the amount of interest income being derived from her purported investment as well as his professional credentials. James' actions evince the employment of a scheme to defraud and the intent to engage in a course of business that operated as a fraud or deceit upon AR1, as set forth in numbered paragraphs 7 through 12 above.

#### CLAIM FOR RELIEF

16. According to the facts known by the Commissioner and alleged herein, there is a strong likelihood that the Commissioner is likely to prevail on the merits in this case.

17. The Commissioner alleges that immediate and irreparable damage to the Court's ability to grant effective final relief for consumers in the form of monetary redress will occur from the sale, transfer, destruction, concealment, or other disposition of the Defendants' assets or records unless the Defendants are immediately restrained or enjoined forthwith and without notice.

18. There is a strong likelihood that additional investor funds may be lost to the detriment of those investors if the issuance of a temporary restraining order, order freezing assets, and order for accounting is delayed until notice is given to the opposing parties.

19. As the Department is an agency of the State of Arkansas, the Commissioner respectfully requests that no security be required for the issuance of a temporary restraining order pursuant to Ark. R. Civ. P. 65(d) and Ark. Code Ann. § 23-42-209(a)(5).

20. The Commissioner respectfully requests that the Defendants, their agents, servants, employees, assigns and those persons acting on their behalf, under their direction and control and/or in active concert or in participation with them, be restrained from:

- (a) Offering or selling any security in this state;
- (b) Transacting business in this state as broker-dealers or agents;
- (c) Directly or indirectly employing any device, artifice, or scheme to defraud in this state;
- (d) Directly or indirectly making untrue statements of material facts in connection with the offer, sale, and/or purchase of securities from or in this state or omitting to state material facts necessary in order to make statements made, in light of the circumstances under which they are made, not misleading, in connection with the offer, sale, and/or purchase of securities from or in this state;
- (e) Directly or indirectly engaging in any act, practice or course of business which operates or would operate as a fraud or deceit on any person, in connection with the offer, sale, and/or purchase of securities from or in this state.

21. The Commissioner respectfully requests that the Defendants, their agents, servants, employees, assigns, and those persons acting on their behalf, under their direction and control and/or in active concert or participation with them, be restrained from tampering with, mutilating, altering, erasing, concealing, removing, destroying, or otherwise disposing of any and all books, records, documents, files, correspondence, computer disks, tapes, or other data recordings of any type, pertaining to or referring to the Defendants or any financial transaction by the Defendants or to which the Defendants were parties.

22. The Commissioner respectfully requests that, pending determination of his application for a permanent injunction, the assets of Defendants Thomas E. James and TJames Investments Services be frozen. The Commissioner requests that the freeze include, but not be limited to, those funds located in any bank, depository institution or securities brokerage account and apply to accounts in the name of any individuals or entities controlled by Thomas E. James or TJames Investments Services or over which said Defendants might have signatory or other designated authority, if the funds are derived to any extent from the activities alleged in this Complaint.

23. The Commissioner respectfully requests that the Defendants be ordered to file with this Court and serve on the Commissioner an accounting, under oath, detailing all of their assets and detailing all funds received from investors and the disposition and/or use of those funds received pursuant to the activities described in this Complaint. The Commissioner requests that the Defendants be ordered to include in the accounting, but not be limited to, the total amount received from all investors, the name and address of each investor, the amount invested by each investor, the date each investment was made, and a listing of all expenditures showing the amount and to whom paid and the date of payment.

WHEREFORE, the Commissioner respectfully requests this Court to issue forthwith and without notice a temporary restraining order, order preventing the destruction and spoliation of evidence, order freezing assets, and order for account, and for all other relief to which the Commissioner may be entitled.

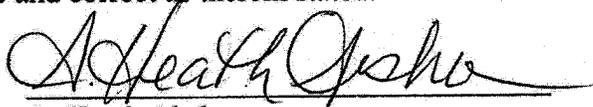
Respectfully Submitted,



A. Heath Abshure,  
Arkansas Securities Commissioner

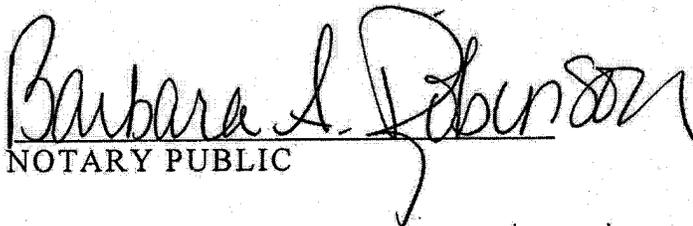
STATE OF ARKANSAS  
COUNTY OF PULASKI

PERSONALLY came and appeared before me, the undersigned authority of law in and for the above styled jurisdiction, the within named A. HEATH ABSHURE, Arkansas Securities Commissioner, who having been by me first duly sworn states on his oath that all the matters, facts, and averments contained in the above and foregoing Complaint for *Ex Parte* Temporary Restraining Order and Other Relief are true and correct as therein stated.



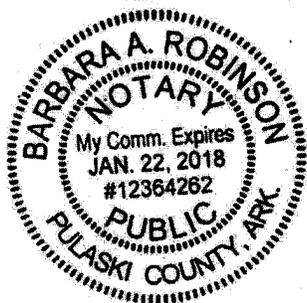
A. Heath Abshure

SWORN TO AND SUBSCRIBED before me, this the 18<sup>th</sup> day of April, 2013.

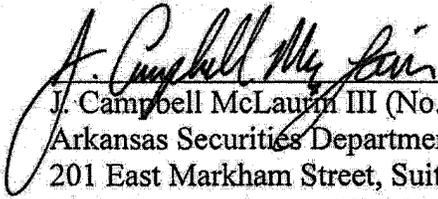
  
NOTARY PUBLIC

My Commission Expires:

January 22, 2018



Prepared By:



J. Campbell McLaurin III (No. 08-280)

Arkansas Securities Department

201 East Markham Street, Suite 300

Little Rock, Arkansas 72201

Telephone: (501) 324-8670

Facsimile: (501) 324-9268

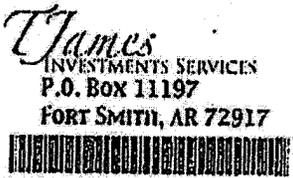
[cmclaurin@securities.arkansas.gov](mailto:cmclaurin@securities.arkansas.gov)

Counsel for the Commissioner









**CONSOLIDATED PORTFOLIO SUMMARY**  
**PREPARED FOR THE B. RENEE LEE FAMILY**

**Statement Period**  
**January 1 – March 31, 2013**

**Date of Statement**  
**April 8, 2013**

**B. RENEE LEE**  
**3711 WIRSING AVENUE**  
**FORT SMITH, AR 72904**

**ACCOUNT NUMBER**  
**9932-001975694**

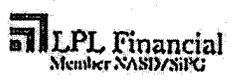
**Value of Your Total Portfolio**  
**as of March 31, 2012** **\$85,528.17**

*56000 2-2012*

**INVESTMENTS HELD AT LPL FINANCIAL**

	Value on 01/01/2013	Value on 03/31/2013
U.S. Treasury Bond Fund	\$369,030.00	\$85,528.17
<i>2013 Series ILFS SI - Yield: 23.9%</i>		
<i>180 Days - Maturity Date 08/10/2013</i>		
	<i>Interest Applied 02/10/2013</i>	<i>\$16,498.17</i>
<b>TOTALS</b>		<b>\$85,528.17</b>

**YOUR FINANCIAL ADVISOR**  
Thomas E. James, CFP®, CIMA®, CRPC, MBA  
TJames Investments Services  
(479)452-6993 *? - out of chanel*  
P.O. Box 11197  
Fort Smith, AR 72917-1197  
Thomas.James@lpl.com  
TJamesLLC@aol.com



**SECURITIES OFFERED THROUGH LPL FINANCIAL**  
**MEMBER FINRA/SIPC**  
**ONE BEACON STREET**  
**22<sup>ND</sup> FLOOR**  
**BOSTON, MA 02108-3106**

*Made cashiers checks  
INITIALS MEMB*

*800 477 7710*  
**EXHIBIT**  
*"B"*  
*6422*  
*6590 opt 2*

**From:** James Shorris [mailto:james.shorris@lpl.com]  
**Sent:** Thursday, April 18, 2013 12:36 PM  
**To:** Ann McDougal  
**Subject:** Inquiry Concerning Thomas James

In response to your inquiry, we have confirmed that LPL Financial has not employed the individual identified as "Thomas James" nor do our records reflect that this individual has been associated with LPL as a registered representative. Further review indicates that we do not have any customer accounts in this name in the Arkansas or Mississippi area. The document that was presented by the Bancorp South branch to our staff which purports to be an LPL account statement is not genuine.

Please do not hesitate to contact me if you require additional information.

James S. Shorris  
EVP and Deputy General Counsel | Regulatory Affairs  
LPL Financial LLC  
75 State Street  
Boston, MA 02109  
Direct: (617) 897-4588  
Cell: (202) 236-4306

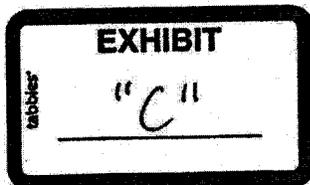
[james.shorris@lpl.com](mailto:james.shorris@lpl.com)

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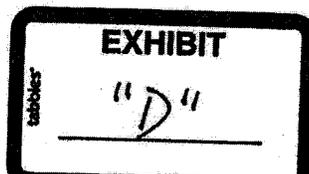
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AFFIDAVIT OF ANN McDOUGAL

COMES NOW THE AFFIANT AND STATES UNDER OATH:

1. My name is Ann McDougal. I am the Deputy Commissioner of the Arkansas Securities Department ("Department"). I live in North Little Rock, Arkansas.
2. I recently reviewed bank account statements for an account with Arvest Bank. The account, number ██████████3021, is in the name of Thomas Edward James ("James") or Tanita Jones ("Jones") with a mailing address for the account in Fayetteville, Arkansas. It appears Jones was added to the account in February 2013.
5. The account documents were obtained after the Department was contacted on April 16, 2013, about possible violations of the Arkansas Securities Act committed by James. The Department was provided information indicating that a resident of Fort Smith, Arkansas had made at least three investments with James and each investment was made by giving him a cashier's check that was payable to James personally. The three cashier's checks are attached as exhibits #1, #2, and #3.
6. A review of the bank account documents of James' account with Arvest Bank reflects that all three cashier's checks from the Arkansas investor were deposited into the account as follows: \$32,500 on February 7, 2012, \$26,000 on July 12, 2012, and \$3,000 on April 12, 2013. The account statements reflecting the deposits along with copies of the deposit credits are attached as exhibits #4, #5, and #6.
7. My review of the James bank statements indicates the following:
  - a. There are numerous large deposits made into the account in addition to the ones noted above from the time it opened in August 2011 until the present date and several have notations that they are for investments.



b. There are no indications that any money that James deposited into his account was ever invested in securities.

c. Most of the money that was deposited in the account was spent on personal expenditures of James. These included: trips to Las Vegas, New York, Miami (a Carnival Cruise), Dallas, Kansas City, and Tulsa; numerous shopping sprees for jewelry, clothes, and electronics; and expenditures for hotels and restaurants.

8. I swear and affirm that I know the contents of this affidavit signed by me and that the statements made herein are true and correct.

DATED this 18<sup>th</sup> day of April, 2013.

Ann McDougal  
Ann McDougal  
AFFIANT

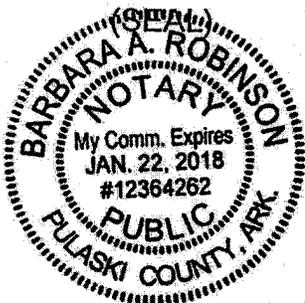
STATE OF ARKANSAS  
PULASKI, COUNTY

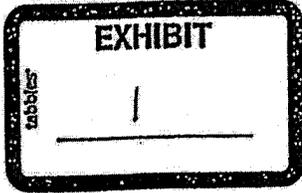
SIGNED AND SWORN to before me, a Notary Public, this 18<sup>th</sup> day of April, 2013.

Barbara A. Robinson  
Notary Public

My Commission Expires:

January 22, 2018





**OFFICIAL CHECK**

**1709354**

**BancorpSouth**

ISSUED BY: MCHRYGRAIZ PAYMENT SYSTEMS, INC  
 P.O. BOX 9476, RICHMOND, VA 23290  
 DRAWEE: WACHSMA BANC, F.A.  
 BUFORD, GA  
 DATE: FEBRUARY 07, 2012

PAY \*\*\*\*\*32500 DOLS 00 CTS \$32,500.00

TO THE ORDER OF **JAMES**

NAME OF REMITER **RENEE LEE**

ADDRESS

DRAWN BY: **BANCORPSOUTH 00575**  
*[Signature]*

⑈ 1709354⑈ ⑆061103056⑆0160011959386⑈

02/07/2012 ~~XXXXXXXXXX~~ 4830  
 00872< Arvest Bank

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

ENDORSE HERE

*[Signature]*

02-07-2012 10:00:00 1830

EXHIBIT  
2

**OFFICIAL CHECK**

**1818735**

ISSUED BY: MONEYGRAM PAYMENT SYSTEMS, INC.  
P.O. BOX 8476, MONTICELLO, VA 22640  
DRAWEE: WACHOVIA BANK, N.A.  
DUFORD, GA

DATE **JULY 12, 2012**

**BancorpSouth**

PAY \*\*\*\*\*26000 DOLS 00 CTS **\$26,000.00**

TO THE ORDER OF **THOMAS JAMES**

NAME OF REMITTER **BENETHEL LEE**

ADDRESS

DRAWER: BANCORPSOUTH 00574

BY *[Signature]*  
AUTHORIZED SIGNATURE

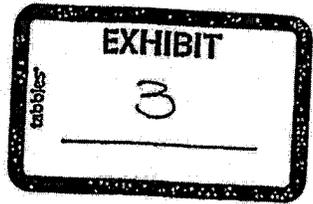
⑈ 18 18 735 ⑈ + ⑆ 06 1 10 30 56 ⑆ 0 16 00 1 19 59 38 8 ⑈

~~07/12/2012~~ **07/12/2012**  
~~Arvest Bank~~ **Arvest Bank**

ENDORSE HERE  
*Thomas James*

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE  
ENDORSE HERE

~~07-12-2012 1818735~~



**BancorpSouth**

ISSUED BY: MONEYGRAM PAYMENT SYSTEMS, INC.  
P.O. BOX 9476, MINNEAPOLIS, MN 55409  
DRAWN: WELLS FARGO BANK, N.A., BUFFORD, GA 3405011

1980247

DATE: APRIL 12, 2013

PAY \*\*\*\*\*3000DOL500CTS \$3,000.00

TO THE ORDER OF T JAMES

NAME OF REMITTER DENETHEL LEE

ADDRESS

DRAWN: BANCORPSOUTH 00576

BY *Minger Zurek*

⑈01980247⑈ ⑆061103056⑆01001195938⑈

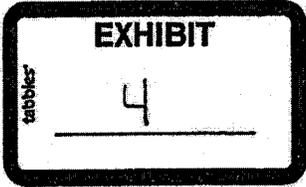
04/12/2013 ~~XXXXXXXXXX~~ 4050  
~~XXXXXXXXXX~~ 0872< Arvest Bank

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

EXCEPTION BANK DISCOUNT

*X James Zurek*

04/12/2013 485681802451858



ARVEST BANK  
P O BOX 1670  
LOWELL AR

72745

Page 1

Statement Date: 2-12-12

Account No: 3021

002 403 319 B

Enclosures: 10

ASK US HOW YOU CAN WIN A \$500 ARVEST VISA GIFT CARD  
BY GOING BLUE. VISIT ARVEST.COM/FORTSMITH.

THOMAS EDWARD JAMES  
PO BOX 11197  
FORT SMITH AR 72917-1197

\*\*\*\*\* FAMILY CLUB CHECKING \*\*\*\*\*  
6754 302 1 319

Balance Last Statement	1-12-12	45.08
+Deposits/Credits	3	34,000.00
-Withdrawals/Debits	37	9,219.16
-Service Charge		12.00
Balance This Statement		24,813.92

\*\*\*\*\* DEPOSITS POSTED \*\*\*\*\*

Deposit	Date
500.00	1-17
1000.00	1-31
32500.00	2-07

\*\*\*\*\* DESCRIPTIVE TRANSACTIONS \*\*\*\*\*

Date	Tracer	Description	Amount
2-06	11000001193450	0544832 ATM WD FROM CHK BCS 5111 ROGERS ATM TRANSACTION FEE	2.00-
2-10	99900000000002	SERVICE CHARGE	12.00-

\*\*\*\*\* ELECTRONIC ACTIVITY \*\*\*\*\*

Date	Tracer	Description	Amount
1-19	11000000224640	0091589 POS PUR FROM CHK JUNKTV ARKANSAS MENS 877-9673267, FL	12.95-
1-19	11000000327110	0345272 POS PIN PUR FROM CHK SAM'S CLUB FT. SMITH, AR	151.77-
1-19	11000000348760	0057046 POS PIN PUR FROM CHK TARGET T2284 FORT SMITH, AR	46.80-
1-20	11000000405420	0005526 POS PIN PUR FROM CHK OFFICE DEPOT 00 FORT SMITH, AR	85.52-
1-23	11000000400450	0090002 POS PUR FROM CHK SWEET HAY COFFE CO. #1 FORT SMITH, AR	66.62-
1-23	11000000845030	0093402 POS PUR FROM CHK GREEN POPE PUBLISHING 917-5619908, MD	3.99-
1-23	11000000846340	0093403 POS PUR FROM CHK	11.97-

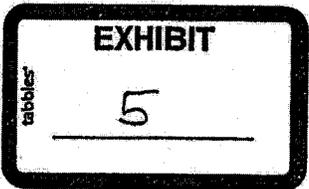
Continued on Next Page

<b>CHECKING DEPOSIT - CREDIT</b> DEPOSITO A CUENTA DE CHEQUES - CREDITO DATE/TIEMPO: 02/07/12 NAME/NOMBRE: Thomas James * 67543021 TR: 50200000	<b>ARVEST BANK</b> DOLLARS: 32500.00 CENTS: 00 NET DEPOSIT TOTAL DEPOSITO: \$ 32500.00	02/07/2012 405001004084020 4050000724 Arvest Bank 02-07-2012 405001004084020 Chk Dep: 32,500.00 02/07/2012 405001004084020 TR - Post Debit: 0.00
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Date:02-07-2012 Serial:0 TR:502000001 Account:67543021 Amount:\$32,500.00 Sequence:9739951290 SortNum:1  
ImageFileIndex:cab033.i00

<b>Official Check</b> 1709354 <b>BancorpSouth</b> PAY TO THE ORDER OF: \$32,500 DOLLARS AND 00 CENTS TO: JAMES DATE: FEBRUARY 07, 2012 \$32,500.00 Signature: [Handwritten Signature] #1709354# 40611030564160011959386	02/07/2012 405001004094350 4050000724 Arvest Bank 02-07-2012 405001004094350
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Date:02-07-2012 Serial:1709354 TR:61103056 Account:160011959386 Amount:\$32,500.00 Sequence:9739951300  
SortNum:1 ImageFileIndex:cab033.i00



ARVEST BANK  
P O BOX 1670  
LOWELL AR

72745

Page 1

Statement Date: 7-12-12

Account No: 3021

002 403 319 E

Enclosures: 13

GIVE YOURSELF MORE SECURITY WITH MYEAR CHECKING-  
COMPLETE WITH ADDL INSURANCE AND FAMILY IDPROTECT

THOMAS EDWARD JAMES  
PO BOX 11197  
FORT SMITH AR 72917-1197

\*\*\*\*\* FAMILY CLUB CHECKING \*\*\*\*\*  
6754 302 1 319

Balance Last Statement	6-12-12	2,550.69
+Deposits/Credits	9	34,275.05
-Withdrawals/Debits	57	11,476.69
-Service Charge		12.00
Balance This Statement		25,337.05

\*\*\*\*\* DEPOSITS POSTED \*\*\*\*\*

Deposit	Date
400.00	6-15
1000.00	6-25
300.00	6-28
700.00	7-02
4050.00	7-03
1600.00	7-10
26000.00	7-12

\*\*\*\*\* DESCRIPTIVE TRANSACTIONS \*\*\*\*\*

Date	Tracer	Description	Amount
6-21	11000000309510	0385126 ATM WD FROM CHK CITY MARKET ATM TRANSACTION FEE	2.00-
6-21	11000000309720	0385145 ATM WD FROM CHK CITY MARKET ATM TRANSACTION FEE	2.00-
6-22	219170	NSF/OD CHARGE PAID PAID BY OVERDRAFT PROTECTION	69.00-
6-25	197720	NSF/OD CHARGE PAID PAID BY OVERDRAFT PROTECTION	34.00-
6-29	228130	NSF/OD CHARGE RET INSUFFICIENT FUNDS	17.00-
7-03	358060	NSF/OD CHARGE PAID PAID BY OVERDRAFT PROTECTION	17.00-
7-03	358080	NSF/OD CHARGE PAID INSUFFICIENT FUNDS	17.00-
7-09	228410	NSF/OD CHARGE PAID PAID BY OVERDRAFT PROTECTION	17.00-
7-10	385700	NSF/OD CHARGE PAID INSUFFICIENT FUNDS	17.00-
7-11	280960	NSF/OD CHARGE PAID PAID BY OVERDRAFT PROTECTION	17.00-

Continued on Next Page

CHECKING DEPOSIT - CREDIT		DESCRIPTION	DOLLARS	CENTS
DATE	7/12/12	CASH	26000	00
NAME	Thomas James	POSTING		
ACCOUNT	67543021	DEPOSIT	\$	26000.00
:502000001:				
		07/12/2012 408001006901540 408001006901540 Arvest Bank		
		CHQ Dep 26,000.00 07/12/2012 15:33:33 408001006901540 07/12/2012		
		Override: 001 15000		

Date:07-12-2012 Serial:0 TR:502000001 Account:3021 Amount:\$26,000.00 Sequence:9931307280 SortNum:1  
ImageFileIndex:cab005.i00

OFFICIAL CHECK		1818735
BancorpSouth		
PAY TO THE ORDER OF	THOMAS JAMES	\$26,000.00
DATE		JULY 12, 2012
SIGNATURE		<i>Thomas James</i>
MICR LINE		⑆1818735⑆+0061103056⑆001100⑆1195938⑆
		07/12/2012 408001006901540

Date:07-12-2012 Serial:1818735 TR:61103056 Account:9386 Amount:\$26,000.00 Sequence:9931307290  
SortNum:1 ImageFileIndex:cab005.i00



CHECKING DEPOSIT - CREDIT		DEBIT/DEPOSIT	DOLLARS	CENTS	
DATE	4/12/13	ARVEST BANK	300000		
NAME	WIKOS SANDS				
ACCOUNT NO	67593021				
			\$ 3000.00		
*502000001*		04/12/2013 405001002451040		Arvest Bank	
		04/12/2013 405001002451040		3,000.00	

Date:04-12-2013 Serial:0 TR:502000001 Account:67593021 Amount:\$3,000.00 Sequence:9259404600 SortNum:1  
ImageFileIndex:cab039.i00

BancorpSouth		1980247	04/12/2013	405001002451050	
APRIL 22, 2013				Arvest Bank	
PAY	*****3000DOLSOCTS	53,000.00			
TO THE ORDER OF	T JAMES				
NAME OF PAYEE	BRENNEL LEE	00576			
*01980247* #081103056*0160011929386*		04/12/2013 405001002451050			

Date:04-12-2013 Serial:1980247 TR:61103056 Account:67593021 Amount:\$3,000.00 Sequence:9259404610  
SortNum:1 ImageFileIndex:cab039.i00

**Scan using Advanced Text Enhancement Mode with Prescan (Prescan must be used on every image).**

( Spend ample time adjusting the brightness & contrast while observing the changes.

Skipping the time being sure that the brightness & contrast will work will lead you in the wrong direction. )

**Is the image legible and looking identical to the original?**

**Yes** - You are finished with that page.

**Not sure**

**It's legible but could be better.**

There is a lot of black specs that make it very hard to read

Switch to Black and White Mode and or adjust Brightness

There is a little amount of black specs but I can read it easily.

You are finished with that page.

**The ink overlaps.**

Is it so bad that you cannot read the important information easily?

**Yes** - The black is so bad that I cannot read the overlapping text

Try drop-out color Red, Green, or Blue

Did that help?

**Yes** - You are finished with that page.

**No** - Greyscale Mode

**No** - You are finished with that page.

**The ink on the back side is showing through.**

Is it so bad that you cannot read the important information easily?

**Yes** - adjust the brightness & contrast while using the Prescan option.

Did that help?

**Yes** - You are finished with that page.

**No** - Greyscale Mode

**No - The text is too blurry / turns into solid black blobs**

Use Advanced Text Enhancement Mode with Prescan.

Did that help?

**Yes** - You are finished with that page.

**No** - Greyscale Mode

**No - The signature doesn't show up**

Use Advanced Text Enhancement first then Black and White Mode with Prescan.

Did that help?

**Yes** - You are finished with that page.

**No**

Try Enhance Blue, Red or Green according to ink color

Did that help?

**Yes** - You are finished with that page.

**No** - Greyscale Mode

**No - The file mark doesn't show up**

Use Advanced Text Enhancement first then Black and White Mode with Prescan.

Did that help?

Yes - You are finished with that page.

No

Try Enhance Blue, Red or Green according to ink color

Did that help?

Yes - You are finished with that page.

No – Greyscale Mode

**No - The Tape turns black and ruins the text underneath**

Greyscale Mode with preview

**No - It's terrible**

Stains turn black and cover the text

The original image is very bad ( learn to recognize this upfront )

Greyscale Mode with preview