

Mr. Charles Jones

November 2007



*Statement composed by Format Printing
from Sirius.
344327*

November 6th 2007

In This Issue:

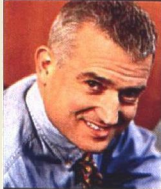
President's
Update

Life Account
Statement

Life Account
Personal Risk
Assessment

Holders

Life Account President's Update



Dear Mr. Charles Jones

Welcome to Critical Point Bank & Trust! We are proud to bring you these services as a privilege for Life Account customers only.

CPB&T is a community bank dedicated to the people and businesses we serve. We pride ourselves in attracting and employing the best people in the industry. Our seasoned team is completely knowledgeable about all our products and services and can provide you with the information necessary to make the best decisions for your financial future. We are ready to serve your needs in person at one of our locations or by calling (800) 555-8471.

Thank for your loyal patronage and we hope that your Life Account Statement enhances your ability to bank with us. If you are new to CPB&T, we trust that after you get to know us, you will agree that we are a great place to bank.

Very Truly Yours,
Ted M. Gaskell
President & CFO

For Your Information

We have added for new branch locations in Spartanburg and Gastonia, and two in Greenville.

We continue to expand our presence into the community to continually serve you better.

Visit cpbt.com/lifeaccount and click on Branch Map to view a map of new branch and ATM locations.

Special Offer!



Get Starbucks coffee delivered to your office, no matter what size. Take this coupon to your local Starbucks and get 10% off your office order.

This message is for you Mr. Charles Jones

Mr. Charles Jones
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information

Account Name: Charles Jones

Life Account

Account Number	344327	Statement Dates	4/01/05 thru 4/30/05
Beginning Balance	758.19	Days In This Statement Period	30
2 Deposits	7,000.00	Average Ledger Balance	2,540.0
18 Withdrawals	7,482.97	Collected Balance	2,171.99
Service Charge	00		
Interest Paid	00		
Ending Balance	275.22		

Deposit and Other Additions

Date	Description	Amount
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00

Withdrawals and Other Deductions

Date	Description	Amount
4/29	Lowe's	208.91
	17850000004333X	
4/3	Sonny's	46.52
	0126289613922	

Life Account

12234332344327

Detail by Check Number

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
4/14	1043	67.50	4/14	1049	534.73	4/18	1050	1,243.82
4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82
4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82
4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82
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4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82

* Indicates Break in Check Number Sequence

Daily Balance History

Date	Balance	Date	Balance	Date	Balance
4/01	4,258.19	4/09	3,658.20	4/17	3,658.20
4/02	4,168.19	4/10	969.19	4/18	969.19
4/03	3,818.19	4/14	366.96	4/25	366.96
4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
4/08	3,733.70	4/16	3,816.46	4/30	3,816.46

Life Account Personal Risk Assessment

Your personal RISK ASSESSMENT STATEMENT below is provided as a free service to help you better understand the financial picture of your account.

Risk Assessment

Summary of Activity:

October 1 - April 30, 2006

Life Account # 344327

Average Balance last 6 Months \$ 2,331.04

Average Available Balance Last 6 Months \$ 1,995.15

Average Monthly Deposits and other Credits Last 6 Months \$ 7,000.00

Average Monthly Checks and other Withdrawals \$ 7,144.32

Average Monthly Cash Flow Last 6 Months \$ **-144.32**

Total average amount of cash needed monthly \$ 7,144.32

Deposit Life™ Premium Amount required to maintain
6 months of cash flow requirements

\$ **26.00**

Less \$1.50 earnings credit per \$1,000 of Average Available Balance

\$ **(14.92)**

Total DepositLIFE™ Premium for May 1 - May 31, 2005
(NOT ACTIVATED)

\$ **11.08**

Current Month Deposit / - Credits

+ \$ 1,000.11

Current Month Deposit vs. Historical

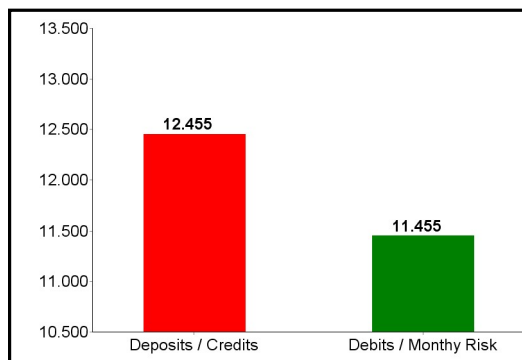
+ \$ 1,955.43

Current Month Debits vs. Historical

+ \$ 1,238.65

Current Monthly Cash Flow Risk -

+ \$ 11,455.32





Transform Your Kitchen and Save — Rebate Offers on GE Profile Appliances before May 2, 2006!!

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- Purchase 5 eligible GE Profile appliances to receive a \$500 rebate.

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Offer valid 4/5/06 thru 7/2/06.



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Main-in Rebate available when Purchased Together with Turbo Tax Deluxe and State.
Rebate Valid Thru 8/17/2006

PLUS ... Limited Time: FREE \$10 OfficeMAX Gift Card by Mail. Offer Valid: 06/19 - 10/25.

Visit your local OfficeMax for details



Life Account Customers - Buy Stocks for \$4 or less with Automatic Investing

Investing in your future has never been easier! With a ShareBuilder Plan you can::

- Invest any dollar amount on Tuesdays exclusively online.
- Schedule investments on weekly or monthly basis.
- Select from our list of over 5,000 stocks.

**Call today toll-free 1-866-Builder (284-5337) or visit the website at
www.sharebuilder.com/X403**

Mrs. Jane Taylor

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987234*

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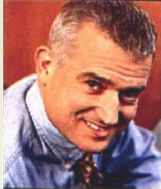
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If you want to personalizase bank statements, do not hesitate to contact us

Format allows you to compose statements and other kind of documents such as letters, coupons, invoices, telephone bills, etc. in a WYSIWYG way.

SpoolMgr allows you to process the input files in an automatic way and generates the printing encapsulated file without any kind of human intervention.

Sincerely yours

SIRIUS Sistemas Digitais

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Mrs. Jane Taylor
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information

Account Name: Jane Taylor

Life Account

Account Number	987234	Statement Dates	4/01/05 thru 4/30/05
Beginning Balance	758.19	Days In This Statement Period	30
2 Deposits	7,000.00	Average Ledger Balance	2,540.0
18 Withdrawals	7,482.97	Avg	Collected Balance
Service Charge	00		2,171.99
Interest Paid	00		
Ending Balance	275.22		

Deposit and Other Additions

Date	Description	Amount
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00

Withdrawals and Other Deductions

Date	Description	Amount
4/29	Lowe's 17850000004333X	208.91
4/3	Sonny's 0126289613922	46.52

Life Account

12234332344327

* Indicates Break in Check Number Sequence

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
4/14	1043	67.50	4/14	1049	534.73	4/18	1050	1,243.82
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4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82
4/08	1044	69.26	4/09	1050	75.51	4/25	1059	1,241.82
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* Indicates Break in Check Number Sequence

Mrs. Jane Taylor
2401 Glen Park Drive
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28211

Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: Jane Taylor

Daily Balance History

Date	Balance	Date	Balance	Date	Balance
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4/02	4,168.19	4/10	969.19	4/18	969.19
4/03	3,818.19	4/14	366.96	4/25	366.96
4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
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4/03	3,818.19	4/14	366.96	4/25	366.96
4/02	4,168.19	4/10	969.19	4/18	969.19
4/03	3,818.19	4/14	366.96	4/25	366.96

Find Out More Online

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To set up an online ID, visit your branch or call 1-800-555-8431 today!

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Risk Assessment

Summary of Activity:

October 1 - April 30, 2006

Life Account # 987234

Average Balance last 6 Months \$ 2,331.04

Average Available Balance Last 6 Months \$ 1,995.15

Average Monthly Deposits and other Credits Last 6 Months \$ 7,000.00

Average Monthly Checks and other Withdrawals \$ 7,144.32

Average Monthly Cash Flow Last 6 Months \$ **-144.32**

Total average amount of cash needed monthly \$ 7,144.32

Deposit Life™ Premium Amount required to maintain
6 months of cash flow requirements

\$ **26.00**

Less \$1.50 earnings credit per \$1,000 of Average Available Balance

\$ **(14.92)**

Total DepositLIFE™ Premium for May 1 - May 31, 2005
(NOT ACTIVATED)

\$ **11.08**

Current Month Deposit / - Credits

+ \$ 2,000.11

Current Month Deposit vs. Historical

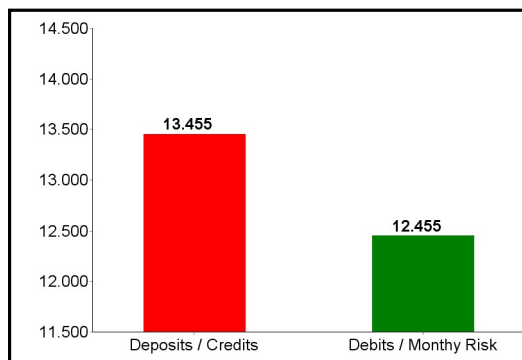
+ \$ 2,955.43

Current Month Debits vs. Historical

+ \$ 2,238.65

Current Monthly Cash Flow Risk -

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Offer valid 4/5/06 thru 7/2/06.

OfficeMax®

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Main-in Rebate available when Purchased Together with Turbo Tax Deluxe and State.
Rebate Valid Thru 8/17/2006

PLUS ... Limited Time: FREE \$10 OfficeMax Gift Card by Mail. Offer Valid: 06/19 - 10/25.

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Mrs. Susan Jackson 999

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455678*

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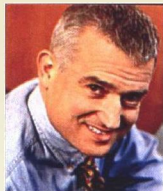
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This message is for you Mrs. Susan Jackson III

Mrs. Susan Jackson III
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information

Account Name: Susan Jackson III

Life Account

Account Number	455678	Statement Dates	4/01/05 thru 4/30/05
Beginning Balance	758.19	Days In This Statement Period	30
2 Deposits	7,000.00	Average Ledger Balance	2,540.0
18 Withdrawals	7,482.97	Avg	Collected Balance
Service Charge	00		2,171.99
Interest Paid	00		
Ending Balance	275.22		

Deposit and Other Additions

Date	Description	Amount
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00

Withdrawals and Other Deductions

Date	Description	Amount
4/29	Lowe's 17850000004333X	208.91
4/3	Sonny's 0126289613922	46.52
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Mrs. Susan Jackson III
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: Susan Jackson III

Life Accounts 1234332344327

* Indicates Break in Check Number Sequence

[illegible]

* Indicates Break in Check Number Sequence

Daily Balance History

Date	Balance	Date	Balance	Date	Balance
4/01	4,258.19	4/09	3,658.20	4/17	3,658.20
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4/03	3,818.19	4/14	366.96	4/25	366.96

Mrs. Susan Jackson III
2401 Glen Park Drive
Charlotte NC
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Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: Susan Jackson III

4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
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Current Month Deposit / - Credits

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Current Month Deposit vs. Historical

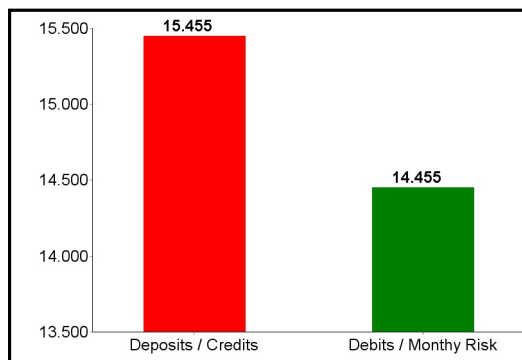
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Current Month Debits vs. Historical

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Current Monthly Cash Flow Risk -

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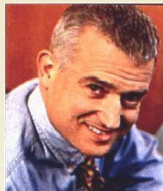
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Very Truly Yours,
Ted M. Gaskell
President & CFO

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Mr. John Adams
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information

Account Name: John Adams

Life Account

Account Number		432876	Statement Dates 4/01/05 thru 4/30/05	
Beginning Balance		758.19	Days In This Statement Period 30	
2 Deposits		7,000.00	Average Ledger Balance 2,540.0	
18 Withdrawals		7,482.97	Avg Collected Balance 2,171.99	
Service Charge		00		
Interest Paid		00		
Ending Balance		275.22		

Deposit and Other Additions

[illegible]

Mr. John Adams
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

[illegible]

Mr. John Adams
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

4/15	Regular Deposit	3,500.00
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
4/01	Regular Deposit	3,500.00
4/15	Regular Deposit	3,500.00
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Withdrawals and Other Deductions

Date	Description	Amount
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Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

	17850000004333X	
4/3	Sonny's	46.52
	0126289613922	
4/29	Lowe's	208.91
	17850000004333X	
4/3	Sonny's	46.52
	0126289613922	
4/29	Lowe's	208.91
	17850000004333X	
4/3	Sonny's	46.52
	0126289613922	

Life Account 1234332344327

* Indicates Break in Check Number Sequence

Date	Che	Amount	Date	Check	Amount	Date	Check#	Amount
4/14	104	67.50	4/14	1049	534.73	4/18	1050	1,243.82
4/08	104	69.26	4/09	1050	75.51	4/25	1059 *	1,241.82
4/08	104	69.26	4/09	1050	75.51	4/25	1059 *	1,241.82
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Mr. John Adams
2401 Glen Park Drive
Charlotte NC
28211

Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

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Mr. John Adams
2401 Glen Park Drive
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Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

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4/08	104	69.26	4/09	1050	75.51	4/25	1059 *	1,241.82

* Indicates Break in Check Number Sequence

Daily Balance History

Date	Balance	Date	Balance	Date	Balance
4/01	4,258.19	4/09	3,658.20	4/17	3,658.20
4/02	4,168.19	4/10	969.19	4/18	969.19
4/03	3,818.19	4/14	366.96	4/25	366.96
4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
4/08	3,733.70	4/16	3,816.46	4/30	3,816.46

Mr. John Adams
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Your June 2006 Life Account Statement

Checking Information (Continued)

Account Name: John Adams

4/01	4,258.19	4/09	3,658.20	4/17	3,658.20
4/02	4,168.19	4/10	969.19	4/18	969.19
4/03	3,818.19	4/14	366.96	4/25	366.96
4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
4/08	3,733.70	4/16	3,816.46	4/30	3,816.46
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4/04	3,802.97	4/15	3,866.96	4/29	3,866.96
4/08	3,733.70	4/16	3,816.46	4/30	3,816.46

Life Account Personal Risk Assessment

Your personal RISK ASSESSMENT STATEMENT below is provided as a free service to help you better understand the financial picture of your account.

Risk Assessment

Summary of Activity:

October 1 - April 30, 2006

Life Account # 432876

Average Balance last 6 Months \$ 2,331.04

Average Available Balance Last 6 Months \$ 1,995.15

Average Monthly Deposits and other Credits Last 6 Months \$ 7,000.00

Average Monthly Checks and other Withdrawals \$ 7,144.32

Average Monthly Cash Flow Last 6 Months \$ -144.32

Total average amount of cash needed monthly \$ 7,144.32

Deposit Life™ Premium Amount required to maintain
6 months of cash flow requirements

\$ 26.00

Less \$1.50 earnings credit per \$1,000 of Average Available Balance

\$ (14.92)

Total DepositLIFE™ Premium for May 1 - May 31, 2005
(NOT ACTIVATED)

\$ 11.08

Current Month Deposit / - Credits

+ \$ 1,000.11

Current Month Deposit vs. Historical

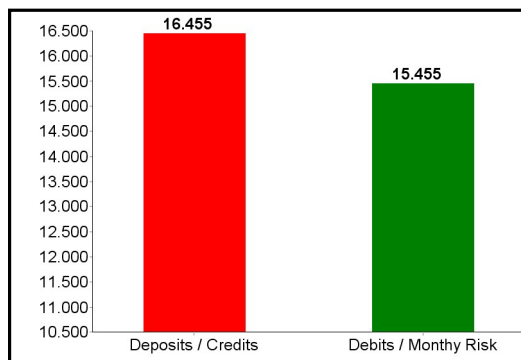
+ \$ 1,955.43

Current Month Debits vs. Historical

+ \$ 1,238.65

Current Monthly Cash Flow Risk -

+ \$ 11,455.32





Transform Your Kitchen and Save — Rebate Offers on GE Profile Appliances before May 2, 2006!!

As a Life Account Customer, you are eligible for the following special rebate offers:

- Purchase 2 eligible GE Profile appliances to receive a \$100 rebate.
- Purchase 3 eligible GE Profile appliances to receive a \$200 rebate.
- Purchase 4 eligible GE Profile appliances to receive a \$400 rebate.
- Purchase 5 eligible GE Profile appliances to receive a \$500 rebate.

Visit your Lowe's store for details.

Offer valid 4/5/06 thru 7/2/06.



Limited Time Offer for Life for Life Account Customers: Get Quicken Basic for FREE after \$29.99 Mail-in Rebate!

Main-in Rebate available when Purchased Together with Turbo Tax Deluxe and State.
Rebate Valid Thru 8/17/2006

PLUS ... Limited Time: FREE \$10 OfficeMAX Gift Card by Mail. Offer Valid: 06/19 - 10/25.

Visit your local OfficeMax for details



Life Account Customers - Buy Stocks for \$4 or less with Automatic Investing

Investing in your future has never been easier! With a ShareBuilder Plan you can::

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- Schedule investments on weekly or monthly basis.
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