

December 24, 2012

Many financial institutions and individuals have asked what should be done with cashier's checks that the Receiver has not yet presented for payment. I have presented for payment all cashier's checks in the receivership estate's possession. A very few financial institutions wrongly returned cashier's checks which were presented by the receivership estate and/or erroneously refused payment of certain cashier's checks. Those cashier's checks that were presented, but remain unpaid, must still be honored and paid by the financial institution under the Uniform Commercial Code and in accordance with the August 30, 2012 Court Order. Therefore, payment of a few cashier's checks that have been presented, but remain unpaid, are still being sought by the receivership estate. Financial institutions that erroneously returned cashier's checks presented for payment should contact my team at [info@ZeekRewardsReceivership.com](mailto:info@ZeekRewardsReceivership.com) to discuss how to rectify the problem.

To the extent that there are outstanding cashier's checks that have not been presented for payment, financial institutions and individuals are safe to assume that I will not present those cashier's checks for payment. It is my position that those cashier's checks may be considered "lost" within the meaning of UCC Section 3-312 and financial institutions may refund the remitters without violating the UCC or the August 30, 2012 Court Order. If you have difficulty getting your financial institution to assist you with your "lost" cashier's check please have your institution contact me at [info@ZeekRewardsReceivership.com](mailto:info@ZeekRewardsReceivership.com).

Kenneth D. Bell  
Receiver