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# STATE CREDIT UNION

SERVING SOUTH CAROLINA'S WORKFORCE

800 HUGER STREET • PO BOX 726 • COLUMBIA, SOUTH CAROLINA 29202 • (803) 343-0800

July 11, 2005

Mr. Johnny M. Hawkins  
2320 Lorick Avenue  
Columbia, South Carolina 29203

Dear Mr. Hawkins:

This letter is in response to the complaint you filed with the State of South Carolina Board of Financial Institutions on June 29, 2005. Your complaint appears to include 5 specifics concerns.

1. Share Secured Loan – On 11/24/04, the proceeds of a \$1,000 loan secured by the funds on deposit in your share account #193005-0 were deposited to your savings account. This loan was supported by an Open-End Application and Plan Signatures Plus document that appears to be signed by you on 11/24/04. As part of this process, you were provided a Credit / Security Agreement. It also appears that you signed an Open-End Disbursement Receipt Plus document on this same date. On 1/5/05, the proceeds of an additional \$1,000 loan advance secured by the funds on deposit in your share account were deposited to your checking account #193005-9. This "advance" was supported by the Open-End Application and Plan Signatures Plus document you signed on 11/24/04. Payments were applied to the balance of this loan by monthly transfers from your checking account. On 5/11/05, the loan was paid off with the \$1,608.98 balance of your savings account.

In previous discussions with you, you indicated that you authorized both of the \$1,000 advances and that the signatures included on the 11/24/04 documents were yours.

2. 1/27/05 Deposit – On 1/27/05, a \$2,994.00 check was deposited to your savings account. The balance in your savings account prior to the deposit was \$2,066.23. The balance in your savings account after the deposit was \$5,060.23.
3. Various Check Deposits –
  - a. \$1,000.00 – Your account activity from 11/1/04 to 5/11/05 does not indicate that a \$1,000.00 check was deposited. However, on 12/28/04, a split deposit was made to your savings account. On this date, \$1,000.50 of a \$1,470.50 check was deposited to your savings account.
  - b. \$800.00 – An \$800.00 check was deposited to your checking account on 1/11/05.

Dear Commissioner of Banking Luie Jacobs Under The United States freedom of information Act Did \$1608.98 paid off the Loans. I denies.

Commissioner of Banking you approved These balance \$6,044.50 and withdrawals of \$5280.38 I denies.

$\$6,044.50 - \$5280.38 = \$764.12$  final answer.

confirm false loans

Commissioner by your refuse to answer to my previous letter. Explains why. How you left or help.

$\$6044.50 - \$5280.38 = \$1608.98$ . pass and confirm by Commissioner and Staffer Rene.

I denies this stealing account by Chris William Loan Officer for The State Credit Union. was accepted by Commissioner Luie Jacobs.

Please, This is a freedom of information act letter Please understand This is My Rights.

Johnny Hawkins  
August 12, 2013  
Page Two

from NCUA'S  
Farmer Response

**Issue:** View insured account of \$6,349.62 untouched no loans.

*Tammy Farmer Response*

**Response:** This issue as stated is unclear. However, based on my review of your account, I can determine the beginning balance on November 1, 2004 of your savings is \$835.12. If I add a December 28, 2004 deposit of \$1,050.00 and a January 27, 2005 deposit of \$2,994.00, this totals \$5,879.62. The difference between \$6,349.62 and \$5,879.62 is \$470.00. The \$470 was part of the December 28, 2004 transaction and withdrawn as cash by you.

Date	Description	Amount
11/01/04	Beginning Savings Balance	\$835.12
12/28/04	Deposit	1,050.00
01/27/05	Deposit	2,994.00
	<b>Subtotal</b>	5,879.62
12/28/04	Portion of deposit withdrawn	470.00
	<b>Total</b>	\$6,349.62

*Confirm by Farmer*

Stolen

Untouch. Account Pending

\$6,044.50

\$6,349.62

1. 1000.00 Loan Nov 22  
2004

1. 835.12 Sep 31 2004

2. 1050.00

2. 1050.00 Nov 1 2004

3. 1000.50

3. 1470.50 Jan 5 2005

4. 2994.00

4. 2994.00 Jan 27 2005

Withdrawal Total

\$5,280.38

\$1,608.98 Approved by Luic Jacobs Commissioner  
of Banking. That this balance paid off  
some Loan.

\$6,044.50 - \$5,280.38 = \$764.12



# STATE CREDIT UNION

SERVING SOUTH CAROLINA'S WORKFORCE

800 HUGER STREET • PO BOX 728 • COLUMBIA, SOUTH CAROLINA 29202 • (803) 343-0300

April 28, 2005

Johnny M. Hawkins  
2320 Lorick Ave.  
Columbia, SC 29203

Dear Mr. Hawkins,

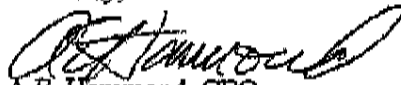
Thank you for the time you spent with me yesterday as we attempted to reconcile your accounts. I am sorry we seemed to have difficulty understanding each other but wish to assure you that we will continue to do everything possible to determine why your records and ours do not match. In that effort, I am enclosing an accurate and detailed accounting which includes beginning balances, withdrawals, deposits, dividend postings and an ending balance. Please make us aware of any transactions you feel that you did not perform so that we may further our investigation.

Since you have contacted counsel, I encourage you to provide a copy of both this letter and our accounting document to your attorney.

Due to the seriousness of your claims, our Internal Audit Department has taken over this investigation. As such, I ask that you refrain from contacting SCU staff other than Ms. Farmer regarding this matter. Otherwise, you can expect the courteous service you deserve for any other transaction, at any of our branch locations.

Thank you for bringing this matter to my attention. We look forward to helping you reconcile your account.

Sincerely,

  
A.E. Hammond, CEO  
SC State Credit Union

*That report  
from Tony from  
is fraud. I told  
I can guarantee  
it.*

from Johnny Hawks

Dear Commissioner of Banking Julie Jacobs  
you approve a Deposit Total of \$6,044.50. on  
5-11-05.

Commissioner you accepted 5-11-05  
The withdrawals from Tammy Farmer of \$5,280.38

Commissioner of Banking you approve 5-11-05  
ending balance of \$1,608.98 paid off the loan by  
Tammy Farmer Auditor of The State Credit Union.

Commissioner you denied My Untouch Balance  
of \$6,349.62 no loan. anything less would  
work using my own money for the false loans.

Commissioner I challenge your work  
over Tammy Farmer, as a Commissioner of Banking.  
Please Commissioner this a test of your Math.

#  
1. 6,044.50 - 5280.38 = What Commissioner  
Please response soon and tell me whether the  
false Loans were paid off.

Request By, Attorney  
and Authority. 10-11-15