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FILED IN CHARLESTON
U.S. BANKRUPTCY COURT
JUL 11 2019
SOUTHERN DISTRICT
WEST VIRGINIA

Case # 19-30289 July 9th 2019

My name is Larry Wayne Neff Jr. I have been a coal miner for almost 15 years. I have 2 beautiful children age 13 and age 9. I work for Black Jewel LLC Coal Company. On June 28th 2019 I deposited my check into the bank. I paid some bills and left the rest of my check in the bank. My wife and I ~~was~~ was saving up for our down payment on our home. We were suppose to close on Friday July 12th 2019. On Wednesday July 3rd I recieved a phone call from another employee of black Jewel telling me our checks was took back away from us because they were no good. My wife went to the bank to find out what was going on and she was told the check we deposited was no good and that money wasn't in our account. My check was $2212.00. I am enclosing a copy that we recieved from the bank telling us the check was from a frozen / Blocked account. It has now been almost 4 weeks since I have recieved any checks from where I have worked. I worked 3 weeks →

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and 1 day with no pay at all. My HSA account is behind also because no money has been put there either. This whole situation has brought alot of hurt and anger to many families in our community that worked for Black Jewel. It is bad enough when you have a family and lose your job but to also find out that your check was took back from you and that you won't be recieving your check owed to you on July 12th either is just heart breaking. 9 days before close on our home we was hit with all this and because of this and my check being took back I am 2200 short of my down payment on my home. We have rented for years and was finally buying our own home and this happens. My wife, children, and I have been devestated and I feel like I deserve what is right fully mine. No one wants to work for free or be given a check that's gonna bounce and come back on you.

All of us miners would appreciate anything you could do to help us get what we deserve. No one should be done the way that we have been done. This has brought tears and heartache in many ways.

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Lots of worrying and sleepless nights trying to figure it all out. With no answers. Worrying about bills, food, neccessities and insurance for our children. We would really appreciate any and all help we could get to get what belongs to all of us miners. Thank you for your time & support.

COMMUNITY TRUST BANK
1206 E. CUMBERLAND AVE
MIDDLESBORO KY 40965

DATE: 07-03-2019
ACCOUNT: 4001882549
ACCOUNT NAME: LARRY WAYNE NEFF

LARRY WAYNE NEFF
TONYA L NEFF
1007 EXETER AVE
MIDDLESBORO KY 40965-1426

Dear Customer:

The following deposited item was returned and charged to your account for the amount shown. The return reason and maker name is indicated below. If you have any questions or need assistance please contact us at 606-248-9600

RETURN REASON: FROZEN/BLOCKED ACCT
MAKER NAME: BLACKWELL
ITEM AMOUNT: 2,212.98

The item attached below is your returned item. Tear off at perforation to use the item for collection or redeposit.

042102694
07/03/2019
4505981800

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

RETURN REASON-F
FROZEN/BLOCKED ACCOUNT

FROZ/BLOCK ACC

E042102694T 06/28/2019 4505981800

4792

UNITED BANK

BLACKJEWEL 1051 MAIN STREET MILTON, WV 25541 304-390-5955

69-39/519

6/28/2019

PAY TO THE ORDER OF Larry W Neff Jr. $ **2,212.98

Two Thousand Two Hundred Twelve and 98/100********** DOLLARS

Larry W Neff Jr.
1007 Exeter Ave
Middlesboro, KY 40965

AUTHORIZED SIGNATURE

MEMO Pay Period: 06/10/2019 - 06/23/2019

⑈047926⑈ ⑆051900395⑆ 8864 1966⑈

⑈047926⑈4⑆051900395⑆ 8864 1966⑈ ⑈0000 22125

Community Trust® Bank, Inc.

Substitute Checks and Your Rights

What Is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the origina check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What Are My Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer i a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from you account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF/Overdraft fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Community Trust Bank
Attn: Exception Item Processing
PO Box 2947
Pikeville, KY 41502
606 433-4602

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check [and/or] the following information to help us identify the substitute check: (identifying information, for example the check number, the name of the person to whom you wrote the check, the amount of the check).