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

Dear,
Mr. Frank Volk

I work for Blackjewel D2 in Leslie County, Kentucky. On June 28, 2019 me and my family had planned a vacation in Florida. I cashed my payday with my local bank like I always do. We leave out for what I thought was going to be fun and relaxing. I was wrong!

On July 1st, 2019 I got a call from a co-worker telling me that they had shut the mine down. No warning or nothing. On July 2nd, 2019 found out that our checks that were cashed on June 28, 2019 had bounced. Now I not only am I behind my bills, I owe the bank over $3,000 because of the bad check.

This has caused my family a hardship. We owe two vehicle payments, a mortgage, and regular monthly payments. I have one son in college and two in middle school. Not to mention the

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medical bills. My wife is a stroke survivor and I have high blood pressure problems. This has took a physical and mental toll on us.

This has quickly became a night-mare. I only want that is owed to me. Thank you for your time.

Josh Hearst

Peoples Bank & Trust Company
PO Box 989
Hazard, KY 41702

JASON P HOWARD or
JESSICA F HOWARD
PO BOX 23
STINNETT, KY 40868

RE: Returned items on account (#[redacted])

Date: 7/03/19

The items listed below, deposited to your account, have been returned for the reason indicated.

The following items will be charged to accoun

Check#	Amount	Drawn by	Reason
47915	$3,075.62	BLACKJEWEL	FROZEN/BLOCK ACC

We have subtracted 1 item totaling $3,075.62 from account number [redacted]
Please subtract this amount from your records.

If you have any questions please contact us at (606)436-2161.

Thank you.

Peoples Bank & Trust Company

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

T 275300131237 9 T042107424T 06/28/2

BLACKJEWEL
1051 MAIN STREET
MILTON, WV 25541
304-380-6955

UNITED BANK
69-59/519

47915

6/28/2019

PAY TO THE ORDER OF Jason P Howard $ **3,075.62

Three Thousand Seventy-Five and 62/100********** DOLLARS

Jason P Howard
PO Box 23
Stinnett, KY 40868

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

AUTHORIZED SIGNATURE

⑈047915⑈ ⑆051900395⑆ 8864 1966⑈

⑈047915⑈ ⑆051900395⑆ 8864 1966⑈ ⑈000030756 2⑈