

# Mission Community Bank

vs

## Truth Radio

This is a long story. It is complicated. Mission Community bank's tellers had given us the best, most friendly service anyone could desire. Our relationship was pleasant and mutually beneficial. The tellers even felt free to ask me for donations for their favorite charities.

Then, came IRS auditor Mark Krovious, former elder of our church, whose supervisor has refused to allow Krovious to sit down with our pastor and an elder to seek spiritual restoration over the criminal acts he committed against us during his audit.

The IRS audit by Mark Krovious created an unjust obligation, after audit appeal, for us to pay nearly \$30,000 that was not due under IRS rules. The final bill came at exactly the time when my wife was scheduled for open heart surgery in May of 2007. The appeal officer (despite the protests of our attorney) would not grant an extension of time. So, under duress, I paid the amount not due to the IRS, using credit card checks. Our attorney mailed the full payment before the IRS sent the bill. We were told if we did not pay THAT DAY another \$17,000 would be tacked on to the bill.

Next, we got a \$7,000 assessment from the IRS for "paying late." Our attorney told us NOT to pay the unfair \$7,000 so-called late penalty which was not due, because the payment we made was made before the IRS bill arrived. We had not paid late. So, guess what: the IRS filed a Notice of Lien, then they sent us a notice that they would levy our bank account. This meant I had to let the bank know what was going on, in hopes that the bank would yield only to a judicial order. My letter (see the link below) resulted in the president of Mission Community Bank sending me a notice that we should close our personal accounts. I cooperated. With a smile on my face I went to our friendly tellers and withdrew the meager funds. In the process I told them, "At least the Truth Radio account is still open."

A few months later, without notice, the bank closed the Truth Radio account by sending us a check for what was in the account, having no regard for outstanding checks. I wrote a letter of complaint to the Federal Reserve. Thirteen months later, the San Francisco Federal Reserve Bank phoned. The lady apologized for taking so long to reply. Then, the Federal Reserve started an investigation that lasted from March through June of 2009. Those letters are fascinating. If you would like photo copies of them, drop a line to

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Meanwhile, if you want to read the letters to and from the bank, go to this link:

<http://www.truthradio.info/Bank>

-- Richard Palmquist