Account Statement

October 26 through November 24, 2006 Account Number: 125–2286818

Page 1 of 2



ANAND NIDAMANURU 2416 INDEPENDENCE LN APT 205 C/O CHAITANYA KAMISHETTY MADISON WI 53704-3552

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557), TDD number (for the hearing impaired only):1-800-877-4833. Or write: WELLS FARGO BANK, N.A., 4302 EAST TOWNE BLVD, MADISON, WI 53704.

Wells Fargo Free Checking

Anand Nidamanuru

Account Number: 125-2286818

Activity summary	
Balance on 10/25	\$2,149.31
Deposits	0.00
Withdrawals	-0.00
Balance on 11/24	\$2,149.31

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

Daily balance summary

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
10/25	2,149.31		•••••		



Are you interested in...
Purchasing a home? Call us at 1_R00_s

Getting a student loan?

Call us at 1-800-866-0743 Call us at 1-888-945-5373

Optimizing home equity?

Call us at 1-866-259-0890

Account Balance Calculation Worksheet

Use the following worksheet to calculate your overall account balance.

Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

Use the chart below, list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

	ITEMS OUTSTANDIN	NG			
NUMBER	NUMBER AMOUNT				
TOTAL	\$				
	NCE shown on	\$			
ADD					
Any deposits list					
register or trans your account wh					
shown on your s					
	TOTAL	\$			
CALCULATE (Add Parts A an	THE SUBTOTALd B)	\$			
► SUBTRACT					
The total outstar withdrawals from	nding checks and n the chart above	\$			
(Part A + Part B This amount sho	THE ENDING BALANCE 3 - Part C) build be the same alance shown in	: 			
your check regis		¢			

To Dispute or Report Inaccuracies in Information We Have Furnished to a Consumer Reporting Agency About Your Accounts

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

Information for Lines of Credit (Other Than Direct Deposit Advance Service)

Each principal balance shown on your statement represents the unpaid amount of loan advances under your line of credit for that day and each day thereafter until a change in the principal balance is shown. The Finance Charge will be determined as follows:

- Determine the principal balance for each day during this statement period; then Multiply the principal balance for each day during this statement period by the daily periodic rate in effect for such day; and
- Add these results

Any transaction charges or processing charges shown on your statement as Finance Charges also must be added to arrive at the total Finance Charge for this period.

If your account is subject to Balance Based Pricing, the daily periodic rate and orresponding Annual Percentage Rate (APR) will be determined each day based on the outstanding balance of your account. The daily periodic rate and corresponding APR applicable to each balance range are shown in the Summary of Finance Charges section on your statement.

We must receive payment of at least the amount of the Total Payment Due as shown on your billing statement by the Payment Due Date or within the applicable grace period or a late fee will be assessed. Non-electronic payments must be accompanied by the remittance portion of your billing statement, be made by check, and be drawn on a US bank and payable in US dollars.

Payments made by ACH, or mailed to the remittance address indicated on your billing statement and received prior to the 5:00 pm cutoff time, will be credited as of the date received, including weekends and holidays. Payments received after the cutoff time will be

credited as of the next day.
Payments made at a bank branch, online, by ATM, by phone or by any other means we make available to you and received prior to established cutoff times will be credited as of the business day received. Saturdays, Sundays, and federal holidays are not considered business days and payment made on those days or after established cutoff times will be credited as of the next business day. Established cutoff times may vary, depending on payment channel, and will be disclosed to you at the time you make your payment.

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

 You do not have to pay any amount in question while we are investigating, but you are still

obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state, or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of

In Case of Errors or Questions About Your Electronic Transfers (Including Direct Deposit Advance Transactions)

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228–6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).

 Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

 Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If the error concerns a **Direct Deposit Advance** transaction, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your Direct Deposit Advance transaction that are not in question.

While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question