



# Citizens Bank

1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

1 OF 2

Beginning June 10, 2016  
through July 12, 2016

US259 BR819

15 1

**JAMES N PACHASA SR**  
**86 FRAZIER AVE**  
**MC KEES ROCKS PA 15136-3169**

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	1,153.79
Checks	1,181.35 -
Withdrawals & Debits	484.54 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>1,879.57 =</b>

**JAMES N PACHASA SR**  
**CARMELLA M PACHASA**  
**Green Checking**  
620496-918-1

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: **\$1,155**

Your number of qualifying transactions this statement period is: **21**

Your next statement period will end on August 09, 2016.

Previous Balance

1,153.79

#### TRANSACTION DETAILS

**Checks** \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
3027	225.00	06/13	3051	20.48	07/06
3043*	25.00	06/14	3052	19.40	07/06
3045*	5.15	06/13	3053	82.68	07/01
3046	60.57	06/16	3054	96.00	07/01
3047	125.00	06/13	3055	154.64	07/01
3048	5.00	06/27	3056	45.00	07/05
3049	138.00	07/06	9020*	163.63	07/06
3050	15.80	07/06			

Total Checks

1,181.35

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
06/13	55.41	7116 Dbt Purchase - 230006 Rite Aid Store - 1mckees Roc KS P
06/22	93.30	7116 Dbt Purchase - 250005 Giant-Eagle #0002 Mc Kees Ro Cksp
06/27	50.88	7116 Dbt Purchase - 240001 Rite Aid Store - 1mckees Roc KS P
06/27	240.00	7116 ATM Cash - MI7573 Gnt Eagle Kennedy Township, Mckees Roc
06/27	17.70	7116 POS Debit - 001 Rite Aid Store - 1mckees Roc KS PA

##### Other Withdrawals & Debits

Date	Amount	Description
06/21	27.25	Deluxe Check Check/Acc. 160617

Total Withdrawals & Debits

484.54



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## Checking Account Statement

2 OF 2

Beginning June 10, 2016  
through July 12, 2016

Checking continued from previous page

### Deposits & Credits

Date	Amount	Description
06/30	496.67	Shenango Incorpo Pn Pmts/Cp 063016 K66058nfg/16182
07/01	1,321.00	SSA Treas 310 Xxsoc Sec 070116
07/01	574.00	SSA Treas 310 Xxsoc Sec 070116

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

**+** Total Deposits & Credits  
2,391.67

**=** Current Balance  
1,879.57

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/13	743.23	06/22	537.11	07/01	2,281.88
06/14	718.23	06/27	223.53	07/05	2,236.88
06/16	657.66	06/30	720.20	07/06	1,879.57
06/21	630.41				

### NEWS FROM CITIZENS

--Looking for an easy way to save? A Citizens Bank(R) savings account is just what you need. Simply open an account, set up automatic transfers with Steady Save(R) and watch your savings grow. You set a schedule to have funds automatically transferred from your checking account and you can change your savings amount or transfer date anytime. For more information stop in any branch or call 888-821-3900.

--Open an industry leading credit card today:

Citizens Bank Cash Back Plus(R) World MasterCard(R) - The more you use it, the more you earn. This card pays you 1.5% cash back on all your eligible purchases, plus if you take advantage of our Purchase and Relationship Bonuses you can earn even more for a total of 1.8% cash back! To enroll, visit [citizensbank.com/creditcard](http://citizensbank.com/creditcard) or call 1-800-684-2222. MasterCard(R) is a registered trademark of MasterCard International Incorporated.

## Checking Account Balance Worksheet

- When completing this worksheet, please be sure to:
- adjust your checkbook register balance by
  - adding any interest earned
  - subtracting any fees or other charges

1 Enter the balance on this statement \$ \_\_\_\_\_ Current Balance

2 Enter deposits which do not appear on this statement

Amount	Date	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

+ \$ \_\_\_\_\_ Total of 2

3 Add Total of 2

= \$ \_\_\_\_\_ Subtotal of 1 and 2

4 Subtract outstanding checks, transfers, debits, and purchases or withdrawals that do not appear on this statement

Amount	Date/ Check No.	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- \$ \_\_\_\_\_ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance

= \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

## Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## Loan Statements

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above 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 question.

### 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 and 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 purchase.)

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)  
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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 and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

## FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Change of Address

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**Thank you for banking with Citizens Bank.**



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1 OF 2

Beginning May 11, 2016  
through June 09, 2016

US259 BR819

19 1

JAMES N PACHASA SR  
86 FRAZIER AVE  
MC KEES ROCKS PA 15136-3169

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	960.72
Checks	1,540.57 -
Withdrawals & Debits	658.03 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>1,153.79 =</b>

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$849

Your number of qualifying transactions this statement period is: 27

Your next statement period will end on July 12, 2016.

Previous Balance

960.72

#### TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
3004	35.00	06/01	3034	175.00	06/06
3010*	225.00	05/16	3035	97.00	06/09
3024*	15.00	05/16	3036	92.66	06/07
3025	10.00	05/23	3037	43.56	06/06
3028*	19.40	06/07	3038	12.74	06/02
3029	20.48	06/07	3040*	5.00	06/06
3030	15.80	06/07	3041	64.00	06/07
3031	138.00	06/07	3042	200.00	06/01
3032	112.30	06/03	9019*	163.63	06/07
3033	96.00	06/03			

Total Checks

1,540.57

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
05/16	89.14	7116 Dbt Purchase - 230005 Giant-Eagle #0002 Mc Kees Ro Cksp
05/20	57.82	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp
05/31	86.57	7116 Dbt Purchase - 220006 Giant-Eagle #0002 Mc Kees Ro Cksp
06/06	76.35	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp

##### Other Withdrawals & Debits

Date	Amount	Description
05/16	47.59	Rite Aid 10914 Purchase 160512 Check # 0000003023 Mcke PA
05/19	89.91	Rite Aid 10914 Purchase 160517 Check # 0000003026 Mcke PA



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## Checking Account Statement

2 OF 2

Beginning May 11, 2016  
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Checking continued from previous page

### Other Withdrawals & Debits (continued)

Date	Amount	Description
06/03	195.65	Verizon Financia Payments 160602 Check # 0000003039
06/09	15.00	New York Life Checkpaymt 160608 Check # 0000003044

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CARMELLA M PACHASA  
Green Checking  
620496-918-1

**-** Total Withdrawals & Debits  
658.03

### Deposits & Credits

Date	Amount	Description
05/31	496.67	Shenango Incorpo Pn Pmts/Cp 053116 K66058nfg/16152
06/03	1,321.00	SSA Treas 310 Xxsoc Sec 060316
06/03	574.00	SSA Treas 310 Xxsoc Sec 060316

**+** Total Deposits & Credits  
2,391.67

**=** Current Balance  
1,153.79

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/16	583.99	05/31	836.36	06/06	1,779.76
05/19	494.08	06/01	601.36	06/07	1,265.79
05/20	436.26	06/02	588.62	06/09	1,153.79
05/23	426.26	06/03	2,079.67		

### NEWS FROM CITIZENS

--We're a leader in student lending with more loan options than anyone. Our innovative products give you choices. Lots of them: a choice of repayment terms, a multi-year borrowing option for eligible applicants, fixed rate, variable rate and more. So Ask a Citizen about our full spectrum of loan options.  
CALL 866-999-0074  
CLICK [citizensbank.com/student](http://citizensbank.com/student)  
--Open an industry leading credit card today:  
Citizens Bank Cash Back Plus(R) World MasterCard(R) - The more you use it, the more you earn. This card pays you 1.5% cash back on all your eligible purchases, plus if you take advantage of our Purchase and Relationship Bonuses you can earn even more for a total of 1.8% cash back! To enroll, visit [citizensbank.com/creditcard](http://citizensbank.com/creditcard) or call 1-800-684-2222.  
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## Checking Account Balance Worksheet

Before completing this worksheet, please be sure

- request your checkbook register balance by
- add any interest earned
- subtract any fees or other charges

1 Current balance on this statement \$ \_\_\_\_\_ Current Balance

2 Deposits which do not appear on this statement

Amount	Date	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

+ \$ \_\_\_\_\_ Total of 2

3 Subtotal by adding 1 and 2

= \$ \_\_\_\_\_ Subtotal of 1 and 2

4 Outstanding checks, transfers, debits, credit purchases or withdrawals that do not appear on this statement

Date/Check No.	Amount	Date/Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- \$ \_\_\_\_\_ Total of 4

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= \$ \_\_\_\_\_ Total

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For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

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# Citizens Bank

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Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

1 OF 2

Beginning April 12, 2016  
through May 10, 2016

US259 BR819

14 1

JAMES N PACHASA SR  
86 FRAZIER AVE  
MC KEES ROCKS PA 15136-3169

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	781.63
Checks	1,138.40 -
Withdrawals & Debits	1,074.18 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>960.72 =</b>

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$885

Your number of qualifying transactions this statement period is: 22

Your next statement period will end on June 09, 2016.

Previous Balance

781.63

#### TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
3006	30.00	04/14	3015	97.00	05/05
3008*	3.54	04/22	3016	35.00	05/04
3009	20.00	05/03	3017	150.00	05/05
3011*	15.80	05/05	3018	96.00	05/03
3012	20.48	05/05	3019	93.41	05/03
3013	19.40	05/05	3022*	256.14	05/05
3014	138.00	05/09	9018*	163.63	05/05

Total Checks

1,138.40

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
04/18	131.44	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp
04/22	93.97	7116 Dbt Purchase - 525046 Giant-Eagle #0002 Mc Kees Ro Cksp
04/28	97.71	7116 Dbt Purchase - 210005 Giant-Eagle #6379 Homestead PA
05/06	300.00	7116 ATM Cash - MI7573 Gnt Eagle Kennedy Township, McKees Roc
05/09	61.45	7116 Dbt Purchase - 597649 Dollar-General #26mckees Roc KS P
05/09	129.56	7116 Dbt Purchase - 270005 Giant-Eagle #0002 Mc Kees Ro Cksp

##### Other Withdrawals & Debits

Date	Amount	Description
04/14	64.40	Rite Aid 10914 Purchase 160412
05/06	195.65	Check # 0000003007 Mcke PA Verizon Financia Payments 160505 Check # 0000003020



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## Checking Account Statement

2 OF 2

Beginning April 12, 2016  
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Checking continued from previous page

JAMES N PACHASA SR  
CARMELLA M PACHASA  
Green Checking  
620496-918-1

⊖ Total Withdrawals & Debits  
1,074.18

### Deposits & Credits

Date	Amount	Description
04/29	496.67	Shenango Incorpo Pn Pmts/Cp 042916 K66058nfg/16120
05/03	1,321.00	SSA Treas 310 Xxsoc Sec 050316
05/03	574.00	SSA Treas 310 Xxsoc Sec 050316

⊕ Total Deposits & Credits  
2,391.67

= Current Balance  
960.72

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/14	687.23	04/29	857.24	05/05	1,785.38
04/18	555.79	05/03	2,542.83	05/06	1,289.73
04/22	458.28	05/04	2,507.83	05/09	960.72
04/28	360.57				

### NEWS FROM CITIZENS

--Open an industry leading credit card today:

Citizens Bank Cash Back Plus(R) World MasterCard(R) - The more you use it, the more you earn. This card pays you 1.5% cash back on all your eligible purchases, plus if you take advantage of our Purchase and Relationship Bonuses you can earn even more for a total of 1.8% cash back! To enroll, visit [citizensbank.com/creditcard](http://citizensbank.com/creditcard) or call 1-800-684-2222. MasterCard(R) is a registered trademark of MasterCard International Incorporated.

--Looking for solutions to take your savings to the next level? Our fixed rate CDs provide a guaranteed return and our promotionally priced Money Market accounts provide an attractive rate with the ability to access your funds when you need them. Or if you need to build an emergency fund for unexpected expenses, our Green Savings(R) account can help you get there. Whatever you're saving for, we have products to help you reach your short- or long-term financial goals. For more information on which accounts and programs are right for you or to open a new account, visit your local branch today or call 1-888-821-3900. Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.



## Checking Account Balance Worksheet

- When completing this worksheet, please be sure to include:
- All deposits to your checkbook register balance by
  - Adding any interest earned
  - Subtracting any fees or other charges

1 Enter the ending balance on this statement \$ \_\_\_\_\_ Current Balance

2 Enter deposits which do not appear on this statement

Amount	Date	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

⊕ \$ \_\_\_\_\_ Total of 2

3 Subtotal by adding 1 and 2

⊖ \$ \_\_\_\_\_ Subtotal of 1 and 2

4 Enter outstanding checks, transfers, debits, ATM purchases or withdrawals that do not appear on this statement

Amount	Date/ Check No.	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

⊖ \$ \_\_\_\_\_ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance

⊖ \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

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### ELECTRONIC TRANSFERS

#### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)  
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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 and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

### FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

#### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

#### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

#### Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

#### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

**Thank you for banking with Citizens Bank.**



# Citizens Bank

1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

1 OF 2

Beginning March 10, 2016  
through April 11, 2016

US259 BR819 19 1  
JAMES N PACHASA SR  
86 FRAZIER AVE  
MC KEES ROCKS PA 15136-3169

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	1,007.60
Checks	2,005.14 -
Withdrawals & Debits	612.50 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>781.63 =</b>

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$768

Your number of qualifying transactions this statement period is: 25

Your next statement period will end on May 10, 2016.

Previous Balance

1,007.60

#### TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2970	250.00	03/31	2995	77.34	03/30
2971	225.00	03/11	2996	35.00	03/31
2972	97.00	04/01	2997	194.00	04/01
2988*	225.00	03/31	2998	17.98	04/06
2989	108.00	04/07	3001*	15.80	04/04
2990	80.30	04/06	3002	20.48	04/04
2991	138.00	04/04	3003	19.40	04/04
2992	96.00	04/06	3005*	81.64	04/08
2993	100.00	04/08	9017*	163.63	04/05
2994	60.57	03/31			

Total Checks

2,005.14

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
03/10	186.91	7116 Dbt Purchase - 280005 Giant-Eagle #0002 Mc Kees Ro Cksp
03/16	23.00	7116 Dbt Purchase - 220003 Rite Aid Store - 1mckees Roc KS P
03/28	24.00	7116 Dbt Purchase - 200000 Rite Aid Store - 1mckees Roc KS P
03/28	70.00	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
04/04	105.04	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp

##### Other Withdrawals & Debits

Date	Amount	Description
04/01	203.55	Verizon Financia Payments 160331 Check # 0000003000



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## Checking Account Statement

2 OF 2

Beginning March 10, 2016  
through April 11, 2016

Checking continued from previous page

JAMES N PACHASA SR  
CARMELLA M PACHASA  
Green Checking  
620496-918-1

⊖ Total Withdrawals & Debits  
612.50

### Deposits & Credits

Date	Amount	Description
03/31	496.67	Shenango Incorpo Pn Pmts/Cp 033116 K66058nfg/16091
04/01	1,321.00	SSA Treas 310 Xxsoc Sec 040116
04/01	574.00	SSA Treas 310 Xxsoc Sec 040116

⊕ Total Deposits & Credits  
2,391.67

= Current Balance  
781.63

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/10	820.69	03/30	401.35	04/05	1,265.55
03/11	595.69	03/31	327.45	04/06	1,071.27
03/16	572.69	04/01	1,727.90	04/07	963.27
03/28	478.69	04/04	1,429.18	04/08	781.63

### NEWS FROM CITIZENS

--Open an industry leading credit card today:

Citizens Bank Cash Back Plus(R) World MasterCard(R) - The more you use it, the more you earn. This card pays you 1.5% cash back on all your eligible purchases, plus if you take advantage of our Purchase and Relationship Bonuses you can earn even more for a total of 1.8% cash back! To enroll, visit [citizensbank.com/creditcard](http://citizensbank.com/creditcard) or call 1-800-684-2222. MasterCard(R) is a registered trademark of MasterCard International Incorporated.

--Looking for solutions to take your savings to the next level? Our fixed rate CDs provide a guaranteed return and our promotionally priced Money Market accounts provide an attractive rate with the ability to access your funds when you need them. Or if you need to build an emergency fund for unexpected expenses, our Green Savings(R) account can help you get there. Whatever you're saving for, we have products to help you reach your short- or long-term financial goals. For more information on which accounts and programs are right for you or to open a new account, visit your local branch today or call 1-888-821-3900. Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.

## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement \$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		⊕ \$ _____	Total of 2 _____

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

**5** Subtract 4 from 3. This should match your checkbook register balance.

Total

= \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**

**Customer Service Center**

**P.O. Box 42001**

Providence, RI 02940-2001

### Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## Loan Statements

### BILLING RIGHTS SUMMARY

### In Case of Errors or Questions about Your Bill

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**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 question.

### 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 and 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 purchase.)

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

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### Calculating your Average Daily Balance

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### Negative Information

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### Change of Address

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1-888-910-4100

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## Checking Account Statement

1 OF 2

Beginning February 10, 2016  
through March 09, 2016

US259 BR819

15 1

**JAMES N PACHASA SR**  
**86 FRAZIER AVE**  
**MC KEES ROCKS PA 15136-3169**

**JAMES N PACHASA SR**  
**CARMELLA M PACHASA**  
**Green Checking**  
**620496-918-1**

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	671.44
Checks	1,553.11 -
Withdrawals & Debits	502.40 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>1,007.60 =</b>

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$719

Your number of qualifying transactions this statement period is: 20

Your next statement period will end on April 11, 2016.

Previous Balance

671.44

#### TRANSACTION DETAILS

**Checks** \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2953	225.00	02/16	2979	96.00	03/02
2969*	225.00	03/02	2980	120.00	03/04
2973*	138.00	03/07	2981	27.00	03/04
2974	19.40	03/03	2983*	61.68	03/04
2975	20.48	03/07	2986*	150.00	03/08
2976	15.80	03/07	2987	55.00	03/08
2977	143.21	03/08	9016*	163.63	03/08
2978	92.91	03/02			

Total Checks

1,553.11

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
02/19	23.00	7116 Dbt Purchase - 210002 Rite Aid Store - 1mckees Roc KS P
02/19	20.00	7116 Dbt Purchase - 000000 Pp*hess Physical T412-771105 5 PA
02/22	143.69	7116 Dbt Purchase - 220004 Giant-Eagle #0002 Mc Kees Ro Cksp

##### Other Withdrawals & Debits

Date	Amount	Description
03/03	195.71	Verizon Financia Payments 160302
03/04	120.00	Check # 0000002984
		Penn01ptrust- Checkpaymt 160303
		Check # 0000002982

Total Withdrawals & Debits

502.40



1-888-910-4100

Call Citizens' PhoneBank anytime for account information,  
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## Checking Account Statement

2 OF 2

Beginning February 10, 2016  
through March 09, 2016

Checking continued from previous page

### Deposits & Credits

Date	Amount	Description
02/29	496.67	Shenango Incorpo Pn Pmts/Cp 022916 K66058nfg/16060
03/03	1,321.00	SSA Treas 310 Xxsoc Sec 030316
03/03	574.00	SSA Treas 310 Xxsoc Sec 030316

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

**+** Total Deposits & Credits  
2,391.67

**=** Current Balance  
1,007.60

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
02/16	446.44	02/29	756.42	03/04	1,693.72
02/19	403.44	03/02	342.51	03/07	1,519.44
02/22	259.75	03/03	2,022.40	03/08	1,007.60

### NEWS FROM CITIZENS

--Open an industry leading credit card today:

Citizens Bank Cash Back Plus(R) World MasterCard(R) - The more you use it, the more you earn. This card pays you 1.5% cash back on all your eligible purchases, plus if you take advantage of our Purchase and Relationship Bonuses you can earn even more for a total of 1.8% cash back! To enroll, visit [citizensbank.com/creditcard](http://citizensbank.com/creditcard) or call 1-800-684-2222.

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## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement \$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

	Amount	Date	Amount	
_____	_____	_____	_____	
_____	_____	_____	_____	
_____	_____	_____	_____	
_____	_____	_____	_____	
_____	_____	_____	_____	
			⊕ \$ _____	Total of 2 _____

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			\$ _____ Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

## CUSTOMER SERVICE

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## Loan Statements

## BILLING RIGHTS SUMMARY

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### **Special Rule for Credit Card Purchases**

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## ELECTRONIC TRANSFERS

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### Change of Address

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***Thank you for banking with Citizens Bank.***



# Citizens Bank

1-888-910-4100

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## Checking Account Statement

1 OF 2

Beginning January 13, 2016  
through February 09, 2016

US259 BR819

17 1

JAMES N PACHASA SR  
86 FRAZIER AVE  
MC KEES ROCKS PA 15136-3169

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	744.35
Checks	1,513.07 -
Withdrawals & Debits	951.51 -
Deposits & Credits	2,391.67 +
<b>Current Balance</b>	<b>671.44 =</b>

JAMES N PACHASA SR  
CARMELLA M PACHASA  
**Green Checking**  
620496-918-1

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$1,500 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$665

Your number of qualifying transactions this statement period is: 29

Your next statement period will end on March 09, 2016.

Previous Balance

744.35

#### TRANSACTION DETAILS

##### Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2937	30.00	01/15	2961	30.00	02/03
2951*	100.00	01/13	2962	61.68	02/03
2952	150.00	01/20	2963	27.00	02/05
2954*	95.69	02/02	2964	97.00	02/03
2955	99.39	02/02	2965	15.00	02/03
2957*	19.40	02/04	2967*	200.00	02/03
2958	20.48	02/04	2968	250.00	02/04
2959	15.80	02/04	9015*	163.63	02/08
2960	138.00	02/08			

Total Checks

1,513.07

##### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
01/19	101.52	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp
01/19	12.00	7116 Dbt Purchase - 230001 Rite Aid Store - 1mckees Roc KS P
01/19	17.72	7116 Dbt Purchase - 270004 Rite Aid Store - 1mckees Roc KS P
01/22	15.59	7116 Dbt Purchase - 290009 Rite Aid Store - 1mckees Roc KS P
01/25	54.43	7116 Dbt Purchase - 260005 Giant-Eagle #0002 Mc Kees Ro Cksp
01/27	42.99	7116 Dbt Purchase - 250004 Giant-Eagle #0002 Mc Kees Ro Cksp
02/01	190.36	7116 Dbt Purchase - 290005 Giant-Eagle #0002 Mc Kees Ro Cksp
02/01	47.95	7116 Dbt Purchase - 220008 Rite Aid Store - 1mckees Roc KS P
02/08	69.55	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
02/08	188.69	7116 Dbt Purchase - 250005 Giant-Eagle #0002 Mc Kees Ro Cksp





1-888-910-4100

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## Checking Account Statement

2 OF 2

Beginning January 13, 2016  
through February 09, 2016

Checking continued from previous page

### Other Withdrawals & Debits

Date	Amount	Description
02/08	195.71	Verizon Financia Payments 160205 Check # 0000002966
02/08	15.00	New York Life Checkpaymt 160206 Check # 0000002956

### Deposits & Credits

Date	Amount	Description
01/29	496.67	Shenango Incorpo Pn Pmts/Cp 012916 K66058nfg/16029
02/03	1,321.00	SSA Treas 310 Xxsoc Sec 020316
02/03	574.00	SSA Treas 310 Xxsoc Sec 020316

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/13	644.35	01/25	263.09	02/03	1,774.70
01/15	614.35	01/27	220.10	02/04	1,469.02
01/19	483.11	01/29	716.77	02/05	1,442.02
01/20	333.11	02/01	478.46	02/08	671.44
01/22	317.52	02/02	283.38		

JAMES N PACHASA SR  
CARMELLA M PACHASA  
Green Checking  
620496-918-1

Total Withdrawals & Debits  
951.51

Total Deposits & Credits  
2,391.67

Current Balance  
671.44

### NEWS FROM CITIZENS

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1 Your current balance on this statement \$ \_\_\_\_\_  
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

+ \$ \_\_\_\_\_  
Total of 2

3 Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/Check No.	Amount	Date/Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- \$ \_\_\_\_\_  
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance  
= \$ \_\_\_\_\_  
Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

## Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## Loan Statements

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above 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 question.

### 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 and 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 purchase.)

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)  
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic 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 and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) 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.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

## FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

**Thank you for banking with Citizens Bank.**