



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 December 10, 2014
through January 12, 2015

US259 BR819

22 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	940.05
Checks	1,707.76 -
Withdrawals & Debits	1,223.56 -
Deposits & Credits	2,391.67 +
Current Balance	400.40 =

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: \$869

Your number of qualifying transactions this statement period is: 32

Your next statement period will end on February 10, 2015.

Previous Balance

940.05

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2647	5.00	12/10	2679	15.80	01/05
2658*	100.00	12/15	2680	56.40	01/08
2668*	90.00	12/19	2682*	225.00	01/09
2669	20.00	12/19	2683	96.00	01/12
2672*	25.72	12/22	2684	115.00	01/12
2673	100.00	12/29	2686*	107.04	01/06
2674	52.99	01/05	2687	138.29	01/08
2675	62.13	01/05	2688	91.00	01/12
2676	4.50	01/12	2691*	34.38	01/06
2677	20.48	01/05	2693*	165.00	01/12
2678	19.40	01/05	9002*	163.63	01/06

Total Checks

1,707.76

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
12/15	21.03	7116 Dbt Purchase - 420727 Dollar-General #26mckees Roc KS P
12/22	120.00	7116 ATM Cash - MI7573 Gnt Eagle Kennedy Township, Mckees Roc
01/05	34.95	7116 Dbt Purchase - 237013 Medical Alert/Con 800-906-08 72 P

Other Withdrawals & Debits

Date	Amount	Description
12/15	301.47	Verizon Financia Payments 141212 Check # 0000002665
12/16	27.25	Deluxe Check Check/Acc. 141212
12/17	10.10	Rite Aid 10914 Purchase 141215



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2 OF 2

Beginning December 10, 2014
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Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
01/08	110.66	Check # 0000002670 Mcke PA Retail Home Equi Check Pymt 010715
01/09	271.64	Check # 0000002689 Verizon Wireless Payment 150108
01/09	226.46	Check # 0000002690 Allstateveh&prop Checkpymt 150108
01/12	100.00	Check # 0000002685 Hartford Fire IN Checkpymt 150109
		Check # 0000002692

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Total Withdrawals & Debits
1,223.56

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
12/31	496.67	Shenango Incorpo Pn Pmts/Cp 123114 K66058nfg/14365
01/02	1,321.00	SSA Treas 310 Xxsoc Sec 010215
01/02	574.00	SSA Treas 310 Xxsoc Sec 010215

Total Deposits & Credits
2,391.67

Current Balance
400.40

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/10	935.05	12/22	219.48	01/06	2,000.35
12/15	512.55	12/29	119.48	01/08	1,695.00
12/16	485.30	12/31	616.15	01/09	971.90
12/17	475.20	01/02	2,511.15	01/12	400.40
12/19	365.20	01/05	2,305.40		

MEMO

--A Note About Fees Shown on Your Statement

If you have paid Overdraft Fees, Sustained Overdraft Fees, Insufficient Available Funds Fees or Returned Item Fees, your account statement includes a table that shows the total amount of these fees that you paid, net of any rebates, for both the statement period and calendar year to date. Transaction descriptions for fees paid in Total Overdraft Fees include "Overdraft Fee" and "Sustained Overdraft Fee." Transactions labeled "Insufficient Available Funds Fee" or "Returned Item Fee" are included in Total Returned Item Fees.

For your January 2015 statement, this table (if shown) provides information about two distinct time periods. Any amount listed in the "Total for This Period" section includes fees paid during your current statement period. Dates for this period are listed at the top of this statement. Any amount listed in the "Total Year to Date" section includes only fees paid in calendar year 2014. Any fees paid in January 2015 are not listed in the "Total Year to Date" section of this statement, but will be included in this section beginning with your February 2015 statement.

NEWS FROM CITIZENS

--Let us help you earn more. Our highly competitive rates on Money Markets and Circle Gold Banking(R) CDs are designed to help you maximize your earnings and reach your financial goals. Whether you're saving for a home purchase, child's education, retirement or a rainy day, we can help you get there. 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

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.
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- 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

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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through December 09, 2014

US259 BR819 20 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	599.33
Checks	1,544.53 -
Withdrawals & Debits	470.42 -
Deposits & Credits	2,355.67 +
Current Balance	940.05 =

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: **\$729**
Your number of qualifying transactions this statement period is: **25**

Previous Balance

599.33

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2613	96.00	11/26	2655	15.80	12/04
2620*	145.58	11/14	2656	40.96	12/04
2625*	30.00	11/19	2657	96.56	12/05
2626	25.00	11/19	2659*	108.49	12/04
2646*	34.38	11/14	2660	138.29	12/05
2649*	20.48	11/24	2662*	225.00	12/09
2650	56.40	11/21	2663	75.23	12/08
2651	51.00	12/02	2664	25.00	12/04
2653*	86.00	12/08	2666*	91.33	12/08
2654	19.40	12/04	9001*	163.63	12/08

Total Checks

1,544.53

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
12/03	34.95	7116 Dbt Purchase - 257013 Medical Alert/Con 800-906-08 72 P

Other Withdrawals & Debits

Date	Amount	Description
11/18	75.00	01 Penn Credit T Checkpaymt 141117 Check # 0000002648
12/05	149.81	Allstateveh&prop Checkpaymt 141204 Check # 0000002652
12/08	110.66	Retail Home Equi Check Pymt 120514 Check # 0000002661
12/09	100.00	Hartford Fire IN Checkpymt 141208 Check # 0000002667



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Checking Account Statement

2 OF 2

Beginning November 13, 2014
through December 09, 2014

Checking continued from previous page

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

Total Withdrawals & Debits
470.42

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
11/28	496.67	Shenango Incorpo Pn Pmts/Cp 112814 K66058nfg/14332
12/03	1,297.00	SSA Treas 310 Xxsoc Sec 120314
12/03	562.00	SSA Treas 310 Xxsoc Sec 120314

Total Deposits & Credits
2,355.67

Current Balance
940.05

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/14	419.37	11/26	116.49	12/04	2,176.56
11/18	344.37	11/28	613.16	12/05	1,791.90
11/19	289.37	12/02	562.16	12/08	1,265.05
11/21	232.97	12/03	2,386.21	12/09	940.05
11/24	212.49				

NEWS FROM CITIZENS

-We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. For more information on which accounts and programs are right for you or to open a new account, call us at 1-888-821-3900, visit citizensbank.com, or stop by your local branch.

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- 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

⑤ \$ _____ Subtotal of 1 and 2

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

[illegible]

① \$ _____ Total of 4

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

① \$ _____ Total

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Loan Statements

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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

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- 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.)

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Calculating your Finance Charge

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Calculating your Average daily Balance

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Negative Information

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Beginning October 10, 2014
through November 12, 2014

US259 BR819 32 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	1,415.37
Checks	1,994.43 -
Withdrawals & Debits	1,177.28 -
Deposits & Credits	2,355.67 +
Current Balance	599.33 =

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: \$725

Your number of qualifying transactions this statement period is: 41

Your next statement period will end on December 09, 2014.

Previous Balance

1,415.37

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2591	80.00	10/15	2624	91.05	11/05
2598*	100.00	10/16	2627*	10.00	11/05
2602*	56.40	10/14	2628	86.00	11/10
2604*	60.70	10/10	2629	19.40	11/05
2605	86.00	10/14	2630	31.60	11/05
2608*	25.00	10/10	2631	10.00	11/07
2609	50.00	10/21	2632	23.15	11/05
2610	100.00	10/27	2633	90.00	11/05
2611	80.25	10/21	2635*	30.00	11/05
2612	15.00	11/03	2636	9.87	11/04
2615*	111.53	11/04	2637	15.00	11/06
2616	138.29	11/05	2638	25.00	11/05
2619*	77.35	11/05	2640*	60.00	11/04
2621*	100.00	11/12	2641	40.00	11/03
2622	56.40	11/06	2643*	61.44	11/12
2623	225.00	11/07	2645*	30.00	11/12

Total Checks

1,994.43

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
10/15	130.32	7116 Dbt Purchase - 250003 Giant-Eagle #0002 Mc Kees Ro Cksp
11/03	34.95	7116 Dbt Purchase - 287013 Medical Alert/Con 800-906-08 72 P



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Checking Account Statement

2 OF 2

Beginning October 10, 2014
through November 12, 2014

Checking continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
10/10	254.51	Verizon Financia Payments 141009 Check # 0000002592
10/10	221.32	Retail Home Equi Check Pymt 100914 Check # 0000002596
11/06	110.66	Retail Home Equi Check Pymt 110514 Check # 0000002614
11/06	100.00	01 Penn Credit T Checkpymt 141105 Check # 0000002639
11/10	254.03	Verizon Financia Payments 141107 Check # 0000002617
11/10	15.00	New York Life Checkpymt 141107 Check # 0000002618
11/12	56.49	Rite Aid 10914 Purchase 141107 Check # 0000002642 Mcke PA

JAMES N PACHASA SR
CARMELLA M PACHASA
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⊖ Total Withdrawals & Debits
1,177.28

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
10/31	496.67	Shenango Incorpo Pn Pmts/Cp 103114 K66058nfg/14304
11/03	1,297.00	SSA Treas 310 Xxsoc Sec 110314
11/03	562.00	SSA Treas 310 Xxsoc Sec 110314

⊕ Total Deposits & Credits
2,355.67

= Current Balance
599.33

Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/10	853.84	10/27	170.87	11/06	1,437.29
10/14	711.44	10/31	667.54	11/07	1,202.29
10/15	501.12	11/03	2,436.59	11/10	847.26
10/16	401.12	11/04	2,255.19	11/12	599.33
10/21	270.87	11/05	1,719.35		

NEWS FROM CITIZENS

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Date	Amount	Date	Amount
		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div style="display: flex; align-items: center;"> <div style="font-size: 24px; margin-right: 5px;">\$</div> <div style="border-bottom: 1px solid black; flex-grow: 1; margin-left: 5px;"></div> </div> </div>	
		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

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- 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.



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 September 11, 2014
through October 09, 2014

US259 BR819

16 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,031.36
Checks	1,699.50 -
Withdrawals & Debits	272.16 -
Deposits & Credits	2,355.67 +
Current Balance	1,415.37 =

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: \$896

Your number of qualifying transactions this statement period is: 21

Your next statement period will end on November 12, 2014.

Previous Balance

1,031.36

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2570	96.00	09/23	2595	130.49	10/08
2580*	104.80	09/19	2597*	57.72	10/08
2587*	145.56	09/19	2599*	138.71	10/08
2588	285.60	09/16	2600	61.44	10/07
2589	50.00	09/25	2601	119.14	10/08
2590	129.00	10/01	2603*	100.00	10/09
2593*	73.94	10/08	2606*	15.80	10/08
2594	171.90	10/07	2607	19.40	10/08

Total Checks

1,699.50

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
09/15	108.19	7116 Dbt Purchase - 210003 Giant-Eagle #0002 Mc Kees Ro Cksp
09/15	8.09	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
09/22	53.93	7116 Dbt Purchase - 210003 Giant-Eagle #0002 Mc Kees Ro Cksp
10/03	34.95	7116 Dbt Purchase - 277013 Medical Alert/Con 800-906-08 72 P
10/07	67.00	7116 Dbt Purchase - Lk6188 Alleghenyeye Cente412-741-46 36 P

Total Withdrawals & Debits

272.16



1-888-910-4100

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

Checking Account Statement

2 OF 2

Beginning September 11, 2014
through October 09, 2014

Checking continued from previous page

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

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

Deposits & Credits

Date	Amount	Description
09/30	496.67	Shenango Incorpo Pn Pmts/Cp 093014 K66058nfg/14273
10/03	1,297.00	SSA Treas 310 Xxsoc Sec 100314
10/03	562.00	SSA Treas 310 Xxsoc Sec 100314

+	Total Deposits & Credits
	2,355.67
=	Current Balance
	1,415.37

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/15	915.08	09/23	229.19	10/03	2,370.91
09/16	629.48	09/25	179.19	10/07	2,070.57
09/19	379.12	09/30	675.86	10/08	1,515.37
09/22	325.19	10/01	546.86	10/09	1,415.37

MEMO

--We're making changes.

Please read the enclosed insert for important information that will help make it easier to manage your account and learn about changes to our Funds Availability Policy, effective December 8, 2014.

NEWS FROM CITIZENS

--Do you, a friend or family member have student loan debt? You could reduce your monthly payments and save money by refinancing your student loans today. Call a loan specialist at 1-888-333-0128 or visit www.citizensbank.com/educationrefinanceloan to find out if our new Education Refinance Loan is right for you.

--We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. For more information on which accounts and programs are right for you or to open a new account, call us at 1-888-821-3900, visit citizensbank.com, or stop by your local branch.

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

= \$ _____
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

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

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Loan Statements

BILLING RIGHTS SUMMARY

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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)

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.

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- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
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Negative Information

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Change of Address

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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 August 12, 2014
through September 10, 2014

US259 BR819

12 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	230.74
Checks	994.25 -
Withdrawals & Debits	810.24 -
Deposits & Credits	2,605.11 +
Current Balance	1,031.36 =

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: \$582

Your number of qualifying transactions this statement period is: 24

Your next statement period will end on October 09, 2014.

Previous Balance

230.74

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2569	50.00	08/26	2579	86.00	09/08
2572*	160.42	09/03	2581*	19.40	09/05
2574*	130.49	09/04	2582	40.96	09/05
2575	225.00	09/09	2583	96.56	09/08
2577*	56.40	09/04	2585*	60.70	09/04
2578	31.60	09/05	2586	36.72	09/05

Total Checks

994.25

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
08/18	75.44	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
09/02	139.27	7116 Dbt Purchase - 250003 Giant-Eagle #0002 Mc Kees Ro Cksp
09/02	27.67	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
09/02	109.32	7116 Dbt Purchase - 280002 Giant-Eagle #0002 Mc Kees Ro Cksp
09/02	11.77	7116 Dbt Purchase - 220002 Giant-Eagle #0002 Mc Kees Ro Cksp
09/03	34.95	7116 Dbt Purchase - 237013 Medical Alert/Con 800-906-08 72 P
09/05	18.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
09/08	93.22	7116 Dbt Purchase - 240002 Giant-Eagle #0002 Mc Kees Ro Cksp
09/09	49.54	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
09/09	13.05	7116 Dbt Purchase - 373564 Dollar-General #26mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
09/08	223.01	Verizon Financia Payments 140905 Check # 0000002576



1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning August 12, 2014
through September 10, 2014

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
09/08	15.00	New York Life Checkpaymt 140905 Check # 0000002584

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

Total Withdrawals & Debits
810.24

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
08/29	496.67	Shenango Incorpo Pn Pmts/Cp 082914 K66058nfg/14241
09/03	1,297.00	SSA Treas 310 Xxsoc Sec 090314
09/03	562.00	SSA Treas 310 Xxsoc Sec 090314
09/08	249.44	Deposit

Total Deposits & Credits
2,605.11

Current Balance
1,031.36

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/18	155.30	09/02	313.94	09/05	1,583.30
08/26	105.30	09/03	1,977.57	09/08	1,318.95
08/29	601.97	09/04	1,729.98	09/09	1,031.36

NEWS FROM CITIZENS

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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

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

CUSTOMER SERVICE

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Providence, RI 02940-2001

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Loan Statements

BILLING RIGHTS SUMMARY

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- 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.

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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

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- 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.
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[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

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Calculating your Average daily Balance

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Change of Address

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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 July 11, 2014
through August 11, 2014

US259 BR819 14 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	293.07
Checks	1,309.80 -
Withdrawals & Debits	1,143.20 -
Deposits & Credits	2,390.67 +
Current Balance	230.74 =

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: **\$616**

Your number of qualifying transactions this statement period is: **28**

Your next statement period will end on September 10, 2014.

Previous Balance

293.07

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2534	50.00	07/11	2561	100.00	08/11
2549*	10.00	07/21	2563*	56.40	08/07
2553*	58.89	07/21	2564	86.00	08/11
2555*	96.00	08/04	2565	49.94	08/07
2557*	202.28	08/06	2566	225.00	08/08
2558	104.80	08/08	2567	90.00	08/07
2560*	130.49	08/06	2568	50.00	08/11

Total Checks

1,309.80

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
07/11	15.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
07/14	65.70	7116 Dbt Purchase - 240002 Giant-Eagle #0002 Mc Kees Ro Cksp
07/14	60.00	7116 ATM Cash - M17573 Gnt Eagle Kennedy Township, Mckees Roc
08/01	150.35	7116 Dbt Purchase - 290002 Giant-Eagle #0002 Mc Kees Ro Cksp
08/04	34.95	7116 Dbt Purchase - 297013 Medical Alert/Con 800-906-08 72 P
08/04	29.08	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
08/06	67.04	7116 Dbt Purchase - 290002 Giant-Eagle #0002 Mc Kees Ro Cksp
08/11	110.92	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
08/11	37.85	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
07/22	18.47	Rite Aid 10914 Purchase 140718 Check # 0000002550 Mcke PA



1-888-910-4100

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

Checking Account Statement

2 OF 2

Beginning July 11, 2014
through August 11, 2014

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
07/30	23.00	Rite Aid 10914 Purchase 140728 Check # 0000002554 Mcke PA
08/07	110.66	Retail Home Equi Check Pymt 080614 Check # 0000002562
08/11	223.14	Verizon Financia Payments 140808 Check # 0000002556
08/11	197.04	Hartford Fire IN Checkpymt 140808 Check # 0000002559

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

Total Withdrawals & Debits
1,143.20

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	70.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
07/18	35.00	Fee Rebate
07/31	496.67	Fee Rebate Original Fee Date On 07/03/14 For Overdraft
08/01	1,297.00	Shenango Incorpo Pn Pmts/Cp 073114 K66058nfg/14212
08/01	562.00	SSA Treas 310 Xxsoc Sec 080114
		SSA Treas 310 Xxsoc Sec 080114

Total Deposits & Credits
2,390.67

Current Balance
230.74

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/11	228.07	07/30	27.01	08/06	1,672.49
07/14	102.37	07/31	523.68	08/07	1,365.49
07/18	137.37	08/01	2,232.33	08/08	1,035.69
07/21	68.48	08/04	2,072.30	08/11	230.74
07/22	50.01				

MEMO

--For a limited time only, for the first 90 days from account opening, all NEW CashBack Platinum MasterCard(R) accounts are featuring 10% cash back on up to \$1,000 of gas purchases and 5% unlimited cash back on all additional gas purchases. Plus, you can earn 5% unlimited cash back on grocery and drug store purchases.
For terms and conditions visit citizensbank.com/creditcard and apply today!

NEWS FROM CITIZENS

-We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. For more information on which accounts and programs are right for you or to open a new account, call us at 1-888-821-3900, visit citizensbank.com, or stop by your local branch.

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
			<div style="display: inline-block; border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;">+</div> \$ _____
			Total of 2 _____

3 Subtotal by adding 1 and 2

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[illegible]

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

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Loan Statements

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- 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.

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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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- Tell us your name and account number, if any.
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- 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

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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 June 11, 2014
through July 10, 2014

US259 BR819 26 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	777.86
Checks	1,660.87 -
Withdrawals & Debits	1,179.59 -
Deposits & Credits	2,355.67 +
Current Balance	293.07 =

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: **\$362**

Your number of qualifying transactions this statement period is: **41**

Your next statement period will end on August 11, 2014.

Previous Balance

777.86

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2518	16.08	06/11	2536*	112.80	07/02
2519	10.00	06/13	2537	57.18	07/03
2520	30.35	06/13	2538	57.72	07/03
2521	65.00	06/11	2539	100.00	07/09
2522	65.00	06/11	2541*	165.41	07/01
2523	20.00	06/11	2542	133.37	07/02
2524	20.00	06/11	2543	86.00	07/10
2525	104.80	06/13	2544	19.40	07/03
2526	34.39	06/11	2545	15.80	07/03
2528*	35.00	07/01	2546	20.48	07/03
2529	20.00	06/24	2547	336.44	07/03
2531*	55.00	06/19	2548	52.00	07/01
2533*	18.65	06/27	2551*	10.00	06/12

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/23	120.58	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
06/30	112.25	7116 Dbt Purchase - Lk1028 Busy Beaver-Craftocra PA
06/30	117.97	7116 Dbt Purchase - Lk1028 Busy Beaver-Craftocra PA
06/30	35.58	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
07/02	33.00	7116 ATM Cash - 424820 101 Langar Drive Mckees Roc KS PA
07/02	3.00	Non-Citizens ATM Fee - 424820 101 Langar Drive Mckees Roc KS PA
07/03	34.95	7116 Dbt Purchase - 277013 Medical Alert/Con 800-906-08 72 P
07/07	34.36	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Total Checks

1,660.87



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

Checking Account Statement

2 OF 2

Beginning June 11, 2014
through July 10, 2014

Checking continued from previous page

ATM/Purchases (continued)

Date	Amount	Description
07/09	58.31	7116 Dbt Purchase - 387067 Dollar-General #26mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
06/17	24.25	Deluxe Check Check/Acc. 140613
06/18	13.24	Rite Aid 10914 Purchase 140616 Check # 0000002530 Mcke PA
07/01	50.00	Capital One Auto Nstar Pymt 140630 201200000417489
07/01	15.00	New York Life Checkpaymt 140630 Check # 0000002532
07/02	89.56	Cmc Billing Serv 8004721483 140702 T27160367:16534
07/03	110.66	Retail Home Equi Check Pymt 070214 Check # 0000002540
07/03	105.00	Overdraft Fee (3)
07/07	221.88	Verizon Financia Payments 140703 Check # 0000002535

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

Total Withdrawals & Debits
1,179.59

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	105.00	105.00
Total Returned Item Fees	.00	.00

Deposits & Credits

Date	Amount	Description
06/30	496.67	Shenango Incorpo Pn Pmts/Cp 063014 K66058nfg/14181
07/03	1,297.00	SSA Treas 310 Xxsoc Sec 070314
07/03	562.00	SSA Treas 310 Xxsoc Sec 070314

Total Deposits & Credits
2,355.67

Current Balance
293.07

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/11	557.39	06/23	189.17	07/02	-307.75
06/12	547.39	06/24	169.17	07/03	793.62
06/13	402.24	06/27	150.52	07/07	537.38
06/17	377.99	06/30	381.39	07/09	379.07
06/18	364.75	07/01	63.98	07/10	293.07
06/19	309.75				

NEWS FROM CITIZENS

-We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. For more information on which accounts and programs are right for you or to open a new account, call us at 1-888-821-3900, visit citizensbank.com, or stop by your local branch.

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

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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BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**

Calculating your Finance Charge

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Negative Information

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Change of Address

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Thank you for banking with 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 May 10, 2014
through June 10, 2014

US259 BR819 25 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	984.27
Checks	1,711.90 -
Withdrawals & Debits	850.18 -
Deposits & Credits	2,355.67 +
Current Balance	777.86 =

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: \$577

Your number of qualifying transactions this statement period is: 35

Your next statement period will end on July 10, 2014.

Previous Balance

984.27

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2484	86.00	05/12	2504	96.00	06/04
2487*	56.40	05/15	2507*	100.00	06/09
2492*	225.00	05/12	2508	128.48	06/03
2494*	12.20	05/13	2509	64.35	06/03
2495	50.00	05/15	2510	24.97	06/03
2496	25.00	05/13	2511	133.37	06/04
2497	58.45	05/13	2513*	86.00	06/09
2498	75.00	05/15	2514	19.40	06/05
2499	50.00	05/15	2515	20.48	06/05
2500	70.00	05/14	2516	15.80	06/05
2501	20.00	05/13	2517	225.00	06/10
2502	25.00	05/13	2552*	20.00	06/10
2503	25.00	05/13			

Total Checks

1,711.90

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
05/12	59.82	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/12	20.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
06/02	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
06/02	32.99	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
06/03	34.95	7116 Dbt Purchase - 257013 Medical Alert/Con 800-906-08 72 P
06/03	57.52	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA



Citizens Bank

1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning May 10, 2014
through June 10, 2014

Checking continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
06/03	50.00	Capitol One Auto Nstar Pymt 140602 201200000417489
06/05	110.66	Retail Home Equi Check Pymt 060414 Check # 0000002506
06/06	224.79	Verizon Financial Payments 140605 Check # 0000002505
06/06	192.04	Hartford Fire IN Checkpymt 140605 Check # 0000002512

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

Total Withdrawals & Debits
850.18

Deposits & Credits

Date	Amount	Description
05/30	496.67	Shenango Incorpo Pn Pmts/Cp 053014 K66058nfg/14150
06/03	1,297.00	SSA Treas 310 Xxsoc Sec 060314
06/03	562.00	SSA Treas 310 Xxsoc Sec 060314

Total Deposits & Credits
2,355.67

Current Balance
777.86

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/12	593.45	05/30	623.07	06/05	1,625.69
05/13	427.80	06/02	522.67	06/06	1,208.86
05/14	357.80	06/03	2,021.40	06/09	1,022.86
05/15	126.40	06/04	1,792.03	06/10	777.86

NEWS FROM CITIZENS

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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

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]

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Customer Service Center
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Providence, RI 02940-2001

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Loan Statements

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Thank you for banking with 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 April 10, 2014
through May 09, 2014

US259 BR819 16 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	796.07
Checks	1,112.54 -
Withdrawals & Debits	1,054.93 -
Deposits & Credits	2,355.67 +
Current Balance	984.27 =

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: **\$728**

Your number of qualifying transactions this statement period is: **28**

Your next statement period will end on June 10, 2014.

Previous Balance

796.07

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2464	104.80	04/11	2480	3.00	04/22
2469*	23.06	04/14	2481	4.45	04/23
2473*	100.00	04/17	2483*	127.50	05/05
2475*	100.00	04/10	2485*	19.40	05/07
2476	31.45	04/14	2486	88.45	05/09
2477	30.35	04/15	2490*	162.91	05/06
2478	100.00	04/28	2491	133.37	05/07
2479	33.80	04/22	2493*	50.00	05/05

Total Checks

1,112.54

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
04/14	25.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
04/16	71.54	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/21	34.42	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/29	31.49	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
04/30	21.98	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/02	109.98	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/05	34.95	7116 Dbt Purchase - 217013 Medical Alert/Con 800-906-08 72 P

Other Withdrawals & Debits

Date	Amount	Description
04/24	12.45	Rite Aid 10914 Purchase 140422
05/01	100.00	Check # 0000002482 Mcke PA Capital One Auto Nstar Pymt 140430 201200000417489



Citizens Bank

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Checking Account Statement

2 OF 2

Beginning April 10, 2014
through May 09, 2014

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
05/06	280.56	The Hartford Ntaarpivra 140506 88579188
05/08	110.66	Retail Home Equi Check Pymt 050714 Check # 0000002489
05/09	221.90	Verizon Financia Payments 140508 Check # 0000002488

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

- Total Withdrawals & Debits
1,054.93

Deposits & Credits

Date	Amount	Description
04/30	496.67	Shenango Incorpo Pn Pmts/Cp 043014 K66058nfg/14120
05/02	1,297.00	SSA Treas 310 Xxsoc Sec 050214
05/02	562.00	SSA Treas 310 Xxsoc Sec 050214

+ Total Deposits & Credits
2,355.67

= Current Balance
984.27

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/10	696.07	04/22	238.65	05/02	2,213.97
04/11	591.27	04/23	234.20	05/05	2,001.52
04/14	511.76	04/24	221.75	05/06	1,558.05
04/15	481.41	04/28	121.75	05/07	1,405.28
04/16	409.87	04/29	90.26	05/08	1,294.62
04/17	309.87	04/30	564.95	05/09	984.27
04/21	275.45	05/01	464.95		

MEMO

--Important notice regarding Overdraft Choices(TM) is enclosed.

NEWS FROM CITIZENS

--The Citizens Bank TruFit Student Loan(R)

It pays to plan ahead and borrow early. Get an early start by completing your TruFit Student Loan application by June 30, 2014, and you will receive an interest rate discount of 0.25 percentage points. Add our loyalty and automatic repayment discounts and you could save a total of up to 0.75 percentage points. Plus, every TruFit Loan for undergraduate and graduate students comes with no application, origination or disbursement fees, a choice of fixed or variable rate options, and flexible repayment terms. Learn more and apply online at citizensbank.com/earlystart or call 1-888-716-4767.

--For a limited time only, CashBack Platinum MasterCard(R) is featuring 10% cash back on restaurant purchases plus 5% on gas, grocery, and drug store purchases for the first 90 days from account opening for all NEW Credit Cards!

Once you have applied for an account, you will be notified of the status of your application within 30 days. Your 90-day promotional offer will start on the date your account is approved, allowing up to an additional 20 days for you to receive and activate your card. Your card should arrive within 10 days of approval.

-We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. 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

S
Current Balance

2 List deposits which do not appear on this statement

[illegible]

⊕ \$ _____ 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

[illegible]

① _____ \$ _____ 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.



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 12, 2014
through April 09, 2014

US259 BR819

17 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	510.85
Checks	1,215.54 -
Withdrawals & Debits	854.91 -
Deposits & Credits	2,355.67 +
Current Balance	796.07 =

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: \$740

Your number of qualifying transactions this statement period is: 27

Your next statement period will end on May 09, 2014.

Previous Balance

510.85

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2428	99.00	03/28	2465*	20.48	04/09
2442*	100.00	03/17	2466	15.80	04/09
2455*	56.40	03/31	2467	19.40	04/09
2457*	51.35	04/04	2468	20.00	04/08
2459*	57.18	04/04	2470*	20.00	04/08
2460	167.94	04/08	2471	10.00	04/09
2461	225.00	04/07	2472	10.00	04/09
2462	86.00	04/08	2474*	125.00	04/09
2463	131.99	04/03			

Total Checks

1,215.54

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
03/31	50.00	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/31	35.18	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/31	10.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/31	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
03/31	3.00	Non-Citizens ATM Inquiry Fee
04/03	34.95	Pw0314 01608 500 Pine Hollow Rdmc Kees Rockspa
04/07	139.58	7116 Dbt Purchase - 267013 Medical Alert/Con 800-906-08 72 P
04/07	76.63	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/07		7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA



1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning March 12, 2014
through April 09, 2014

Checking continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
04/01	100.00	Capital One Auto Nstar Pymt 140331 201200000417489
04/07	110.66	Retail Home Equi Check Pymt 040614
04/09	227.50	Check # 0000002458 Verizon Financial Payments 140408 Check # 0000002456

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

Total Withdrawals & Debits
854.91

Deposits & Credits

Date	Amount	Description
03/31	496.67	Shenango Incorpor Pmts/Cp 033114 K66058nfg/14090
04/03	1,297.00	SSA Treas 310 Xxsoc Sec 040314
04/03	562.00	SSA Treas 310 Xxsoc Sec 040314

Total Deposits & Credits
2,355.67

Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/17	410.85	04/01	486.53	04/07	1,518.19
03/28	311.85	04/03	2,178.59	04/08	1,224.25
03/31	586.53	04/04	2,070.06	04/09	796.07

Current Balance
796.07

MEMO

--Effective March 31, 2014, our "Insufficient Available Funds Fee" has been renamed a "Returned Item Fee." There is no change to the fee amount or when the fee is assessed. If you have paid Overdraft Fees, Sustained Overdraft Fees, Insufficient Available Funds Fees, or Returned Item Fees, your account statement includes a table that shows Total Overdraft Fees and Total Returned Item Fees, less any rebates, you paid for the statement period and for the calendar year to date. Transaction descriptions for fees paid in Total Overdraft Fees include "Overdraft Fee" and "Sustained Overdraft Fee". Transactions labeled "Insufficient Available Funds Fee" through March 30, 2014 (and "Returned Item Fee" effective March 31, 2014) are included in Total Returned Item Fees.

NEWS FROM CITIZENS

--Changes to the Personal and Business Deposit Account Agreements as of February 27, 2014. Please be advised that the Funds Availability section of your Agreement has been revised as follows:

- The daily cut-off time for cash deposited at an ATM is eliminated for withdrawals. Cash deposited at any time at an ATM is now available for withdrawal immediately.
- All 3:00pm daily cut-off times for checks deposited at an ATM are changed to 10:00pm local time.
- Cash deposited at an ATM up to 10:00pm local time is available to pay checks and purchases that post to your account that night.
- Transfers made at an ATM up to 3:00pm eastern time are available to pay checks and purchases that post to your account that night.

This applies to ATMs of RBS Citizens, N.A. (Citizens Bank), Citizens Bank of Pennsylvania (Citizens Bank), and Charter One. If you have any questions regarding these changes, please visit your local branch or call the phone number listed on your statement.

--For a limited time only, CashBack Platinum MasterCard(R) is featuring 10% cash back on restaurant purchases plus 5% on gas, grocery, and drug store purchases for the first 90 days from account opening for all NEW Credit Cards!

Once you have applied for an account, you will be notified of the status of your application within 30 days. Your 90-day promotional offer will start on the date your account is approved, allowing up to an additional 20 days for you to receive and activate your card. Your card should arrive within 10 days of approval.

-We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. 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
		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div> \$ <div style="border-bottom: 1px solid black; width: 150px; display: inline-block;"></div> </div> </div>	
		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.

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

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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

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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 February 12, 2014
through March 11, 2014

US259 BR819 24 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	619.74
Checks	1,654.28 -
Withdrawals	810.28 -
Deposits & Additions	2,355.67 +
Current Balance	510.85 =

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: \$769

Your number of qualifying transactions this statement period is: 35

Your next statement period will end on April 09, 2014.

Previous Balance

619.74

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2409	90.00	02/18	2443*	75.00	03/07
2426*	120.00	02/19	2444	60.72	03/10
2427	56.40	02/26	2445	5.00	03/07
2432*	225.00	03/10	2446	25.00	03/10
2433	101.98	03/03	2447	30.00	03/10
2435*	134.40	03/05	2448	30.00	03/10
2436	131.99	03/04	2449	82.11	03/10
2437	19.40	03/04	2450	10.00	03/10
2438	86.00	03/06	2451	15.00	03/07
2439	50.00	03/10	2452	20.00	03/10
2440	20.48	03/11	2453	100.00	03/10
2441	15.80	03/11	2454	150.00	03/11

Total Checks

1,654.28

Withdrawals

ATM/Purchases

Date	Amount	Description
02/13	34.95	7116 Dbt Purchase - 297013 Medical Alert/Con 800-906-08 72 P
02/24	49.79	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
02/24	110.39	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/03	34.95	7116 Dbt Purchase - 277013 Medical Alert/Con 800-906-08 72 P
03/10	17.37	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/10	79.21	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA



Citizens Bank

1-888-910-4100

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Checking Account Statement

2

OF 2

Beginning February 12, 2014
through March 11, 2014

Checking continued from previous page

Other Withdrawals

Date	Amount	Description
03/03	100.00	Capital One Auto Nstar Pymt 140228 201200000417489
03/04	110.66	Retail Home Equi Check Pymt 030314 Check # 0000002434
03/05	233.11	Verizon Financia Payments 140304 Check # 0000002431
03/06	24.85	New York Life Checkpaymt 140305 Check # 0000002429
03/06	15.00	New York Life Checkpaymt 140305 Check # 0000002430

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

Total Withdrawals
810.28

Deposits & Additions

Date	Amount	Description
02/28	496.67	Shenango Incorpo Pn Pmts/Cp 022814 K66058nfg/14059
03/03	1,297.00	SSA Treas 310 Xxsoc Sec 030314
03/03	562.00	SSA Treas 310 Xxsoc Sec 030314

Total Deposits & Additions
2,355.67

Current Balance
510.85

Daily Balance

Date	Balance	Date	Balance	Date	Balance
02/13	584.79	02/28	654.88	03/06	1,521.54
02/18	494.79	03/03	2,276.95	03/07	1,426.54
02/19	374.79	03/04	2,014.90	03/10	697.13
02/24	214.61	03/05	1,647.39	03/11	510.85
02/26	158.21				

MEMO

--If you have paid Overdraft or Insufficient Available Funds Fees, your account statement includes a table that shows Total Overdraft Fees and Total Returned Item Fees, less any rebates, you paid for the statement period and for the calendar year to date. Transaction descriptions for fees paid in Total Overdraft Fees include "Overdraft Fee" and "Sustained Overdraft Fee". Transactions labeled "Insufficient Available Funds Fee" are included in Total Returned Item Fees.

NEWS FROM CITIZENS

--Changes to the Personal and Business Deposit Account Agreements as of February 27, 2014. Please be advised that the Funds Availability section of your Agreement has been revised as follows:

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--Consolidate your bills and save! Combine your Non-Citizens Bank balances into one lower monthly payment with a great introductory APR on balance transfers with a NEW Citizens Bank Credit Card! Visit citizensbank.com/creditcard to apply for a NEW credit card today.

--We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. 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.

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- 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

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[illegible]

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Loan Statements

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Negative information
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Citizens Bank

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Checking Account Statement

1 OF 2

Beginning January 11, 2014
through February 11, 2014

US259 BR819

20 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,193.90
Checks	2,514.27 -
Withdrawals	1,015.56 -
Deposits & Additions	2,955.67 +
Current Balance	619.74 =

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: \$749

Your number of qualifying transactions this statement period is: 30

Your next statement period will end on March 11, 2014.

Previous Balance

1,193.90

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2383	225.00	01/13	2413	86.00	02/11
2387*	100.00	01/13	2415*	131.99	02/07
2403*	330.00	01/13	2416	105.22	02/05
2404	100.00	01/13	2417	121.50	02/10
2405	56.40	01/17	2419*	15.00	02/05
2407*	507.23	01/17	2421*	15.80	02/05
2408	100.00	01/31	2422	20.48	02/05
2410*	35.65	02/04	2423	69.00	02/06
2411	20.00	02/04	2424	225.00	02/07
2412	50.00	02/11	2425	200.00	02/06

Total Checks

2,514.27

Withdrawals

ATM/Purchases

Date	Amount	Description
01/21	42.09	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
02/03	99.35	7116 Dbt Purchase - 217013 Medical Alert/Con 800-906-08 72 P
02/03	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
02/03	125.68	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
02/11	35.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
02/11	49.05	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
01/17	158.96	Hartford Fire IN Checkpymt 140116 Check # 0000002406



1-888-910-4100

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

Checking Account Statement

2 OF 2

Beginning January 11, 2014
through February 11, 2014

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
02/03	100.00	Capital One Auto Nstar Pymt 140131 201200000417489
02/06	110.66	Retail Home Equi Check Pymt 020514 Check # 0000002418
02/07	227.36	Verizon Financial Payments 140206 Check # 0000002420

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Total Withdrawals
1,015.56

Deposits & Additions

Date	Amount	Description
01/14	600.00	Transfer
01/31	496.67	Shenango Incorpor Pn Pmts/Cp 013114 K66058nfg/14031
02/03	1,297.00	SSA Treas 310 Xxsoc Sec 020314
02/03	562.00	SSA Treas 310 Xxsoc Sec 020314

Total Deposits & Additions
2,955.67

Current Balance
619.74

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/13	438.90	01/31	670.89	02/06	1,545.64
01/14	1,038.90	02/03	2,137.45	02/07	961.29
01/17	316.31	02/04	2,081.80	02/10	839.79
01/21	274.22	02/05	1,925.30	02/11	619.74

MEMO

--If you have paid Overdraft or Insufficient Available Funds Fees, your account statement includes a table that shows Total Overdraft Fees and Total Returned Item Fees, less any rebates, you paid for the statement period and for the calendar year to date. Transaction descriptions for fees paid in Total Overdraft Fees include "Overdraft Fee" and "Sustained Overdraft Fee". Transactions labeled "Insufficient Available Funds Fee" are included in Total Returned Item Fees.

NEWS FROM CITIZENS

--We all have savings goals. Whether it's a new home, a child's education, retirement or preparing for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. We have a range of solutions from savings accounts, money markets, CDs and IRAs, to fit your needs. 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
			<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">\$</div> <div style="border-bottom: 1px solid black; width: 150px;"></div> </div> </div>
			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

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

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

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.