



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 December 10, 2015
through January 12, 2016

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,038.85
Checks	1,915.50 -
Withdrawals & Debits	770.67 -
Deposits & Credits	2,391.67 +
Current Balance	744.35 =

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: \$995

Your number of qualifying transactions this statement period is: 28

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

Previous Balance

1,038.85

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2930	163.71	12/22	2941	29.92	01/04
2931	300.00	12/21	2942	60.57	01/06
2932	62.00	12/22	2943	17.98	01/06
2933	225.00	01/11	2944	19.40	01/05
2934	113.51	01/04	2945	15.80	01/05
2935	138.00	01/04	2946	20.48	01/05
2936	96.00	01/04	2948*	200.00	01/04
2938*	77.80	01/04	2949	58.00	01/04
2939	66.66	01/05	2950	40.00	01/06
2940	47.04	01/04	9014*	163.63	01/06

Total Checks

1,915.50

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
12/10	124.75	7116 Dbt Purchase - 270004 Giant-Eagle #0002 Mc Kees Ro Cksp
12/24	128.06	7116 Dbt Purchase - 200007 Giant-Eagle #0002 Mc Kees Ro Cksp
12/30	32.05	7116 Dbt Purchase - 210000 Rite Aid Store - 1mckees Roc KS P
12/30	55.36	7116 Dbt Purchase - 260004 Giant-Eagle #0002 Mc Kees Ro Cksp
01/04	49.00	7116 Dbt Purchase - 097 Usps 4149800263390mc Kees Ro Ckspa
01/05	58.52	7116 Dbt Purchase - 240004 Rite Aid Store - 1mckees Roc KS P
01/12	127.56	7116 Dbt Purchase - 210004 Giant-Eagle #0002 Mc Kees Ro Cksp

Other Withdrawals & Debits

Date	Amount	Description
01/06	195.37	Verizon Financia Payments 160105



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Checking Account Statement

2 OF 2

Beginning December 10, 2015
through January 12, 2016

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
		Check # 0000002947

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

Total Withdrawals & Debits
770.67

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

Deposits & Credits

Date	Amount	Description
12/31	1,321.00	SSA Treas 310 Xxsoc Sec 123115
12/31	574.00	SSA Treas 310 Xxsoc Sec 123115
12/31	496.67	Shenango Incorpo Pn Pmts/Cp 123115 K66058nfg/15365

Total Deposits & Credits
2,391.67

Current Balance
744.35

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/10	914.10	12/30	172.92	01/06	1,096.91
12/21	614.10	12/31	2,564.59	01/11	871.91
12/22	388.39	01/04	1,755.32	01/12	744.35
12/24	260.33	01/05	1,574.46		

MEMO

--An Important Message about Changes to the Sustained Overdraft Fee. The Sustained Overdraft Fee is charged to accounts that remain overdrawn for an extended period of time. Effective March 7, 2016, if your account remains overdrawn for 4 consecutive business days, on the 5th business day we will charge a Sustained Overdraft Fee of \$30. An additional \$30 fee will be charged on the 8th business day if your account remains overdrawn for 7 consecutive business days, and an additional \$30 on the 11th business day if your account remains overdrawn for 10 consecutive business days, up to a total of \$90. If your account is overdrawn on the date of this change, March 7, and it becomes subject to a Sustained Overdraft Fee, we will charge a \$30 fee as applicable for days 4, 7 and 10 consecutively overdrawn from the date of your initial overdraft (found on your Overdraft Notice). If you have already been charged the current fee of \$6.99 per day during your sustained overdrawn period, total fees will not exceed \$96.99 during this pricing transition only. Effective March 7, 2016, this fee is applicable to all personal checking and money market accounts. For helpful tips about how to avoid fees, your Overdraft Choices(R) and important information about how your account works, visit citizensbank.com/overdraftchoices. If you have questions about this change or your account, please call us at the number listed on the top of your statement or visit your local branch, where one of our representatives will be happy to assist you.

NEWS FROM CITIZENS

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

Checking Account Balance Worksheet

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

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

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

2 List deposits which do not appear on this statement

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Calculating your Finance Charge

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

Calculating your Average Daily Balance

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

Negative Information

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

Change of Address

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through December 09, 2015

US259 BR819 18 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	942.90
Checks	1,659.70 -
Withdrawals & Debits	636.02 -
Deposits & Credits	2,391.67 +
Current Balance	1,038.85 =

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: \$944

Your number of qualifying transactions this statement period is: 28

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

Previous Balance

942.90

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2912	30.00	11/25	2921	10.00	12/09
2913	225.00	12/08	2922	30.00	12/09
2914	102.05	12/03	2923	20.04	12/04
2915	30.00	12/04	2924	115.00	12/04
2916	96.00	12/03	2925	19.40	12/02
2917	4.50	12/07	2926	20.48	12/02
2918	75.00	12/08	2927	15.80	12/02
2919	77.80	12/02	2929*	500.00	11/30
2920	125.00	12/07	9013*	163.63	12/08

Total Checks

1,659.70

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
11/16	15.00	7116 Dbt Purchase - 230004 Rite Aid Store - 1mckees Roc KS P
11/16	69.55	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
11/18	97.48	7116 Dbt Purchase - 250004 Giant-Eagle #0002 Mc Kees Ro Cksp
11/30	16.57	7116 Dbt Purchase - 290009 Rite Aid Store - 1mckees Roc KS P
11/30	107.48	7116 Dbt Purchase - 210004 Giant-Eagle #0002 Mc Kees Ro Cksp
12/01	38.87	7116 Dbt Purchase - 230004 Giant-Eagle #0002 Mc Kees Ro Cksp
12/04	37.09	7116 Dbt Purchase - 260005 Giant-Eagle #0002 Mc Kees Ro Cksp
12/07	16.10	7116 Dbt Purchase - 280003 Rite Aid Store - 1mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
11/17	27.25	Deluxe Check Check/Acc. 151113



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Checking Account Statement

2 OF 2

Beginning November 11, 2015
through December 09, 2015

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
12/04	210.63	Verizon Financia Payments 151203 Check # 0000002928

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

⊖ Total Withdrawals & Debits
636.02

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

Deposits & Credits

Date	Amount	Description
11/30	496.67	Shenango Incorpo Pn Pmts/Cp 113015 K66058nfg/15334
12/03	1,321.00	SSA Treas 310 Xxsoc Sec 120315
12/03	574.00	SSA Treas 310 Xxsoc Sec 120315

⊕ Total Deposits & Credits
2,391.67

= Current Balance
1,038.85

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/16	858.35	11/30	576.24	12/04	1,688.08
11/17	831.10	12/01	537.37	12/07	1,542.48
11/18	733.62	12/02	403.89	12/08	1,078.85
11/25	703.62	12/03	2,100.84	12/09	1,038.85

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

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- 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


⊕ S _____ 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]


 S _____ Total of 4

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

(=) \$ _____ **Total**

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Loan Statements

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- 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

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- 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

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Thank you for banking with Citizens Bank.



Citizens Bank

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US259 BR819

22 1

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

Checking Account Statement

1 of 2

Beginning October 10, 2015
through November 10, 2015

Checking

SUMMARY

Balance Calculation

Previous Balance	1,309.29
Checks	2,123.02 -
Withdrawals & Debits	635.04 -
Deposits & Credits	2,391.67 +
Current Balance	942.90 =

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: \$937

Your number of qualifying transactions this statement period is: 30

Your next statement period will end on December 09, 2015.

Previous Balance

1,309.29

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2877	225.00	10/13	2901	20.04	11/03
2889*	20.00	10/14	2902	5.00	11/03
2890	250.00	10/13	2903	30.00	11/06
2892*	30.00	10/23	2904	115.00	11/02
2893	225.00	11/02	2905	20.48	11/02
2894	138.00	11/04	2906	15.80	11/02
2895	109.79	11/03	2907	19.40	11/02
2897*	122.11	11/03	2909*	20.00	11/10
2898	122.99	11/10	2910	17.98	11/10
2899	77.80	11/02	2911	250.00	11/10
2900	125.00	11/05	9012*	163.63	11/05

Total Checks

2,123.02

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
10/19	30.43	7116 Dbt Purchase - 210000 Rite Aid Store - 1mckeess Roc KS P
10/19	171.62	7116 Dbt Purchase - 250003 Giant-Eagle #0002 Mc Kees Ro Cksp
10/27	26.12	7116 Dbt Purchase - 210003 Rite Aid Store - 1mckeess Roc KS P
10/28	32.08	7116 Dbt Purchase - 071564 Kenmawr Plaza Hardinc Kees Ro Cksp
11/02	23.14	7116 Dbt Purchase - 230000 Rite Aid Store - 1mckeess Roc KS P
11/03	141.28	7116 Dbt Purchase - 260004 Giant-Eagle #0002 Mc Kees Ro Cksp

Other Withdrawals & Debits

Date	Amount	Description
11/03	195.37	Verizon Financia Payments 151102



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Checking Account Statement

2 OF 2

Beginning October 10, 2015
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Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
11/03	15.00	Check # 0000002908 New York Life Checkpaymt 151102 Check # 0000002896

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

⊖ Total Withdrawals & Debits
635.04

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

Deposits & Credits

Date	Amount	Description
10/30	496.67	Shenango Incorpo Pn Pmts/Cp 103015 K66058nfg/15303
11/03	1,321.00	SSA Treas 310 Xxsoc Sec 110315
11/03	574.00	SSA Treas 310 Xxsoc Sec 110315

⊕ Total Deposits & Credits
2,391.67

= Current Balance
942.90

Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/13	834.29	10/28	524.04	11/04	1,672.50
10/14	814.29	10/30	1,020.71	11/05	1,383.87
10/19	612.24	11/02	524.09	11/06	1,353.87
10/23	582.24	11/03	1,810.50	11/10	942.90
10/27	556.12				

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.

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Current Balance

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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

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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

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.



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, 2015
through October 09, 2015

US259 BR819

19 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	889.01
Checks	1,470.65 -
Withdrawals & Debits	500.74 -
Deposits & Credits	2,391.67 +
Current Balance	1,309.29 =

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: \$999

Your number of qualifying transactions this statement period is: 24

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

Previous Balance

889.01

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2862	15.80	09/29	2881	77.80	10/05
2868*	20.00	09/23	2882	15.80	10/06
2872*	26.80	09/29	2883	19.40	10/06
2873	87.24	09/28	2884	20.48	10/06
2874	59.13	09/29	2885	122.11	10/02
2875	20.00	09/29	2886	154.22	10/02
2876	250.00	09/24	2888*	144.00	10/06
2878*	115.00	10/06	2891*	15.72	10/09
2879	23.52	10/05	9011*	163.63	10/06
2880	120.00	10/06			

Total Checks

1,470.65

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
09/21	117.62	7116 Dbt Purchase - 230004 Giant-Eagle #0002 Mc Kees Ro Cksp
09/28	106.01	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
09/29	62.22	7116 Dbt Purchase - 280008 Rite Aid Store - 1mckees Roc KS P
10/06	19.43	7116 Dbt Purchase - 290005 Rite Aid Store - 1mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
10/06	195.46	Verizon Financia Payments 151005 Check # 0000002887



1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning September 11, 2015
through October 09, 2015

Checking continued from previous page

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

Total Withdrawals & Debits
500.74

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

Deposits & Credits

Date	Amount	Description
09/30	496.67	Shenango Incorpo Pn Pmts/Cp 093015 K66058nfg/15273
10/02	1,321.00	SSA Treas 310 Xxsoc Sec 100215
10/02	574.00	SSA Treas 310 Xxsoc Sec 100215

Total Deposits & Credits
2,391.67

Current Balance
1,309.29

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/21	771.39	09/29	124.19	10/05	2,138.21
09/23	751.39	09/30	620.86	10/06	1,325.01
09/24	501.39	10/02	2,239.53	10/09	1,309.29
09/28	308.14				

NEWS FROM CITIZENS

--For a limited time, get our Employee Discount. Ask a Citizen how you can get a great low rate with our employee discount on a home equity line of credit through 10/31. Equal Housing Lender. For more details visit citizensbank.com/EmployeeDiscount

--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 the statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			<div style="display: inline-block; border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; text-align: center; line-height: 20px;">+</div> <div style="display: inline-block; vertical-align: middle;">\$ _____</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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Providence, RI 02940-2001

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Loan Statements

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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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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, 2015
through September 10, 2015

US259 BR819

15 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,119.46
Checks	1,622.81 -
Withdrawals & Debits	999.31 -
Deposits & Credits	2,391.67 +
Current Balance	889.01 =

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: \$585

Your number of qualifying transactions this statement period is: 25

Your next statement period will end on October 09, 2015.

Previous Balance

1,119.46

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2852	20.00	08/18	2863*	115.00	09/02
2853	104.80	08/14	2865*	169.07	09/02
2856*	120.00	08/13	2866	122.11	09/02
2857	15.00	08/17	2867	50.52	08/31
2858	250.00	08/26	2869*	77.80	09/01
2859	225.00	09/01	2870	150.00	09/08
2860	20.48	09/01	9010*	163.63	09/08
2861	19.40	09/01			

Total Checks

1,622.81

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
08/14	24.00	7116 Dbt Purchase - 297000 Express Med Pharmamckees Roc KS P
08/14	206.77	7116 POS Debit - Telepa Billmatrix Irving TX
08/17	98.65	7116 Dbt Purchase - 230004 Giant-Eagle #0002 Mc Kees Ro Cksp
08/17	79.18	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
08/24	69.97	7116 Dbt Purchase - 210004 Giant-Eagle #0002 Mc Kees Ro Cksp
08/31	92.47	7116 Dbt Purchase - 230004 Giant-Eagle #0002 Mc Kees Ro Cksp
09/01	27.52	7116 Dbt Purchase - 270000 Rite Aid Store - 1mckees Roc KS P
09/01	14.16	7116 Dbt Purchase - 250000 Rite Aid Store - 1mckees Roc KS P
09/02	79.72	7116 Dbt Purchase - 210003 Giant-Eagle #0002 Mc Kees Ro Cksp

Other Withdrawals & Debits

Date	Amount	Description
09/03	201.87	Verizon Financia Payments 150902



Citizens Bank

1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning August 12, 2015
through September 10, 2015

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
09/03	105.00	Check # 0000002871 Overdraft Fee (3 At \$35 Each)

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

- Total Withdrawals & Debits
999.31

	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
08/31	496.67	Shenango Incorpo Pn Pmts/Cp 083115 K66058nfg/15243
09/03	1,321.00	SSA Treas 310 Xxsoc Sec 090315
09/03	574.00	SSA Treas 310 Xxsoc Sec 090315

+ Total Deposits & Credits
2,391.67

= Current Balance
889.01

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/13	999.46	08/24	381.09	09/02	-385.49
08/14	663.89	08/26	131.09	09/03	1,202.64
08/17	471.06	08/31	484.77	09/08	889.01
08/18	451.06	09/01	100.41		

NEWS FROM CITIZENS

--Citizens Bank is committed to respecting your privacy and protecting your personal information. Enclosed is a copy of the 2015 annual Privacy Notice which explains how information is collected and managed, and how you can limit the sharing of that information.

--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 the 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

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Citizens Bank

Customer Service Center

P.O. Box 42001

Providence, RI 02940-2001

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Loan Statements

BILLING RIGHTS SUMMARY

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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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- 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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**FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS
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.



Citizens Bank

1-888-910-4100

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Checking Account Statement

1 OF 2

Beginning July 10, 2015
through August 11, 2015

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

Checking

SUMMARY

Balance Calculation

Previous Balance	855.56
Checks	1,678.50 -
Withdrawals & Debits	449.27 -
Deposits & Credits	2,391.67 +
Current Balance	1,119.46 =

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: \$904

Your number of qualifying transactions this statement period is: 25

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

Previous Balance

855.56

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2815	225.00	07/15	2845	122.11	08/05
2833*	20.00	07/21	2846	65.48	08/07
2837*	225.00	08/10	2847	39.95	08/06
2838	115.00	08/05	2848	22.98	08/04
2839	77.80	07/31	2849	102.18	08/05
2840	19.40	08/03	2850	27.00	08/03
2841	15.80	08/10	2851	99.18	08/03
2842	20.48	08/10	2855*	100.00	08/07
2843	43.58	08/11	9009*	163.63	08/05
2844	173.93	08/07			

Total Checks

1,678.50

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
07/22	17.76	7116 Dbt Purchase - 270002 Rite Aid Store - 1mckees Roc KS P
07/22	47.77	7116 Dbt Purchase - 322623 Dollar-General #26mckees Roc KS P
07/29	284.98	7116 POS Debit - Telepa Billmatrix Irving TX
08/03	68.76	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
08/04	15.00	7116 Dbt Purchase - 280004 Rite Aid Store - 1mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
08/05	15.00	New York Life Checkpaymt 150804 Check # 0000002854



1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning July 10, 2015
through August 11, 2015

Checking continued from previous page

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

⊖ **Total Withdrawals & Debits**
449.27

Deposits & Credits

Date	Amount	Description
07/31	496.67	Shenango Incorpo Pn Pmts/Cp 073115 K66058nfg/15212
08/03	1,321.00	SSA Treas 310 Xxsoc Sec 080315
08/03	574.00	SSA Treas 310 Xxsoc Sec 080315

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

⊖ **Current Balance**
1,119.46

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/15	630.56	07/31	678.92	08/06	1,763.73
07/21	610.56	08/03	2,359.58	08/07	1,424.32
07/22	545.03	08/04	2,321.60	08/10	1,163.04
07/29	260.05	08/05	1,803.68	08/11	1,119.46

NEWS FROM CITIZENS

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Checking Account Balance Worksheet

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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

$$= \$$$
 Subtotal of 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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- 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

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 June 10, 2015
through July 09, 2015

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

Checking

SUMMARY

Balance Calculation

Previous Balance	923.64
Checks	1,981.82 -
Withdrawals & Debits	477.93 -
Deposits & Credits	2,391.67 +
Current Balance	855.56 =

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: \$821

Your number of qualifying transactions this statement period is: 30

Your next statement period will end on August 11, 2015.

Previous Balance

923.64

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2788	57.00	07/01	2822	53.70	07/06
2799*	110.00	06/10	2823	27.00	07/06
2801*	33.66	06/10	2824	65.56	07/01
2808*	120.00	06/10	2825	15.00	07/03
2810*	20.00	06/23	2826	77.80	07/03
2813*	96.00	07/01	2827	120.40	07/08
2814	50.00	06/29	2828	164.74	07/02
2816*	20.48	07/01	2829	122.11	07/06
2817	15.80	07/01	2830	150.00	07/06
2818	19.40	07/01	2831	150.00	07/08
2819	115.00	07/07	2834*	120.00	07/02
2820	59.13	07/02	9008*	163.63	07/07
2821	35.41	07/02			

Total Checks

1,981.82

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/18	79.18	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
06/22	143.35	7116 Dbt Purchase - 200004 Giant-Eagle #0002 Mc Kees Ro Cksp
07/01	37.63	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
07/01	17.77	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
07/07	200.00	Verizon Financia Payments 150706



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 June 10, 2015
through July 09, 2015

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
		Check # 0000002835

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

⊖ **Total Withdrawals & Debits**
477.93

Deposits & Credits

Date	Amount	Description
06/30	496.67	Shenango Incorpo Pn Pmts/Cp 063015 K66058nfg/15181
07/02	1,321.00	SSA Treas 310 Xxsoc Sec 070215
07/02	574.00	SSA Treas 310 Xxsoc Sec 070215

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

⊖ **Current Balance**
855.56

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/10	659.98	06/29	367.45	07/03	1,957.40
06/18	580.80	06/30	864.12	07/06	1,604.59
06/22	437.45	07/01	534.48	07/07	1,125.96
06/23	417.45	07/02	2,050.20	07/08	855.56

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
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\oplus \$ _____
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
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\ominus \$ _____
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:

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

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Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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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

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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 May 12, 2015
through June 09, 2015

US259 BR819 22 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	712.91
Checks	1,777.47 -
Withdrawals & Debits	403.47 -
Deposits & Credits	2,391.67 +
Current Balance	923.64 =

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: \$853

Your number of qualifying transactions this statement period is: 26

Your next statement period will end on July 09, 2015.

Previous Balance

712.91

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2777	104.80	05/15	2797	49.27	06/04
2779*	30.00	05/15	2798	104.80	06/05
2785*	20.00	05/19	2800*	114.37	06/02
2789*	19.40	06/04	2802*	117.67	06/02
2790	15.80	06/04	2803	56.44	06/05
2791	20.48	06/04	2804	150.00	06/04
2792	225.00	06/08	2805	15.00	06/09
2793	115.00	06/08	2806	15.00	06/08
2794	77.80	06/05	2811*	200.00	06/08
2795	87.60	06/05	2812	40.00	06/09
2796	35.41	06/09	9007*	163.63	06/08

Total Checks

1,777.47

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
05/18	74.88	7116 Dbt Purchase - 053846 Kenmawr Plaza Hardmc Kees Ro Ckps
06/03	253.50	7116 POS Debit - Telepa Billmatrix Irving TX

Other Withdrawals & Debits

Date	Amount	Description
05/12	27.25	Deluxe Check Check/Acc. 150508
06/03	47.84	Rite Aid 10914 Purchase 150601 Check # 0000002807 Mcke PA



Citizens Bank

1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning May 12, 2015
through June 09, 2015

Checking continued from previous page

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

Total Withdrawals & Debits
403.47

Deposits & Credits

Date	Amount	Description
05/29	496.67	Shenango Incorpo Pn Pmts/Cp 052915 K66058nfg/15149
06/03	1,321.00	SSA Treas 310 Xxsoc Sec 060315
06/03	574.00	SSA Treas 310 Xxsoc Sec 060315

Total Deposits & Credits
2,391.67

Current Balance
923.64

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/12	685.66	05/29	952.65	06/05	1,732.68
05/15	550.86	06/02	720.61	06/08	1,014.05
05/18	475.98	06/03	2,314.27	06/09	923.64
05/19	455.98	06/04	2,059.32		

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

= \$ _____
Subtotal of 1 and 2

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

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

- \$ _____
Total of 4

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

= \$ _____
Total

CUSTOMER SERVICE

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

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

Deposit Accounts Are Non-Transferable

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

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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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.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Calculating your Finance Charge

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

Calculating your Average Daily Balance

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

Negative Information

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

Change of Address

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

Thank you for banking with Citizens Bank.



Citizens Bank

1-888-910-4100

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

Checking Account Statement

1 OF 2

Beginning April 10, 2015
through May 11, 2015

US259 BR819 33 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	1,694.33
Checks	2,708.56 -
Withdrawals & Debits	664.53 -
Deposits & Credits	2,391.67 +
Current Balance	712.91 =

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: \$833

Your number of qualifying transactions this statement period is: 41

Your next statement period will end on June 09, 2015.

Previous Balance

1,694.33

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2736	51.00	04/10	2767	15.80	05/05
2738*	225.00	04/10	2768	115.00	05/07
2740*	19.40	04/10	2770*	77.80	05/05
2741	20.48	04/10	2772*	117.67	05/04
2742	15.80	04/10	2773	114.53	05/05
2743	115.00	04/13	2774	35.41	05/04
2749*	104.80	04/10	2775	104.85	05/05
2750	100.00	04/15	2776	100.00	05/11
2753*	132.48	04/10	2778*	27.00	05/05
2756*	73.33	04/16	2780*	25.72	05/05
2757	25.00	04/17	2781	120.00	05/06
2759*	22.98	04/17	2783*	100.00	05/05
2760	100.00	04/10	2784	150.00	05/06
2763*	15.00	04/22	2786*	96.00	05/01
2764	225.00	05/08	2787	60.00	05/07
2765	19.40	05/05	9006*	163.63	05/05
2766	20.48	05/05			

Total Checks

2,708.56

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
04/13	123.16	7116 Dbt Purchase - 260004 Giant-Eagle #0002 Mc Kees Ro Cksp
04/20	71.72	7116 Dbt Purchase - 240004 Giant-Eagle #0002 Mc Kees Ro Cksp
04/22	11.19	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
04/24	10.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P



Citizens Bank

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 April 10, 2015
through May 11, 2015

Checking continued from previous page

Other Withdrawals & Debits

Date	Amount	Description
04/10	183.46	Verizon Financia Payments 150409 Check # 0000002758
05/06	200.00	Verizon Financia Payments 150505 Check # 0000002782
05/06	50.00	Allstateveh&prop Checkpaymt 150505 Check # 0000002771
05/06	15.00	New York Life Checkpaymt 150505 Check # 0000002769

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

Total Withdrawals & Debits
664.53

Deposits & Credits

Date	Amount	Description
04/30	496.67	Shenango Incorpo Pn Pmts/Cp 043015 K66058nfg/15120
05/01	1,321.00	SSA Treas 310 Xxsoc Sec 050115
05/01	574.00	SSA Treas 310 Xxsoc Sec 050115

Total Deposits & Credits
2,391.67

Current Balance
712.91

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/10	841.91	04/22	284.53	05/05	1,747.91
04/13	603.75	04/24	274.53	05/06	1,212.91
04/15	503.75	04/30	771.20	05/07	1,037.91
04/16	430.42	05/01	2,570.20	05/08	812.91
04/17	382.44	05/04	2,417.12	05/11	712.91
04/20	310.72				

NEWS FROM CITIZENS

--Save paper and sign up all your accounts for eStatements. It is a convenient way to review your statements anytime, anywhere. You can view, download, and print eStatements via Online Banking and best of all, they are free! Go to www.citizensbank.com and sign up for eStatements today.

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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

(=) \$ _____ Subtotal of 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

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

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Loan Statements

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- 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

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

Thank you for banking with Citizens Bank.



Citizens Bank

1-888-910-4100

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

Checking Account Statement

1 OF 2

Beginning March 11, 2015
through April 09, 2015

US259 BR819 13 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	1,056.51
Checks	1,113.15 -
Withdrawals & Debits	640.70 -
Deposits & Credits	2,391.67 +
Current Balance	1,694.33 =

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: \$800

Your number of qualifying transactions this statement period is: 23

Your next statement period will end on May 11, 2015.

Previous Balance

1,056.51

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2733	200.00	03/11	2752*	27.00	04/09
2734	100.00	03/12	2754*	133.94	04/08
2739*	104.06	03/31	2755	15.00	04/09
2744*	77.80	04/02	2761*	20.00	04/08
2745	57.18	04/02	2762	120.00	04/08
2747*	59.13	04/03	9005*	163.63	04/07
2748	35.41	04/08			

Total Checks

1,113.15

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
03/16	13.99	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/16	65.88	7116 Dbt Purchase - 230004 Giant-Eagle #0002 Mc Kees Ro Cksp
03/23	10.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/27	37.58	7116 Dbt Purchase - 200004 Giant-Eagle #0002 Mc Kees Ro Cksp
04/03	63.25	7116 Dbt Purchase - 250004 Giant-Eagle #0002 Mc Kees Ro Cksp
04/03	9.92	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
04/03	35.08	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals & Debits

Date	Amount	Description
03/11	205.00	Verizon Financia Payments 150310 Check # 0000002731
03/11	100.00	Verizon Financia Payments 150310 Check # 0000002732



Citizens Bank

1-888-910-4100

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Checking Account Statement

2 OF 2

Beginning March 11, 2015
through April 09, 2015

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
04/03	100.00	Allstateveh&prop Checkpaymt 150402 Check # 0000002746

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

Total Withdrawals & Debits
640.70

Deposits & Credits

Date	Amount	Description
03/31	496.67	Shenango Incorpo Pn Pmts/Cp 033115 K66058nfg/15090
04/03	1,321.00	SSA Treas 310 Xxsoc Sec 040315
04/03	574.00	SSA Treas 310 Xxsoc Sec 040315

Total Deposits & Credits
2,391.67

Current Balance
1,694.33

Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/11	551.51	03/27	324.06	04/07	2,045.68
03/12	451.51	03/31	716.67	04/08	1,736.33
03/16	371.64	04/02	581.69	04/09	1,694.33
03/23	361.64	04/03	2,209.31		

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

2 List deposits which do not appear on this statement

\$ _____
Current Balance

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

5

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

\$ _____
Total

\$ _____
Total of 4

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.

In Case of Errors or Questions about Your Bill

BILLING RIGHTS SUMMARY

Loan Statements

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

Deposit Accounts Are Non-Transferable

Provide, RI 02940-2001

P.O. Box 42001

Customer Service Center

Citizens Bank

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:

CUSTOMER SERVICE

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.

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.

Calculating your Average daily Balance

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.

Thank you for banking with Citizens Bank. We are pleased to have you as a customer and look forward to serving you. As part of our ongoing commitment to simplify your banking experience, we created this personalized Account Services Summary for you. The Summary provides you with a list of the accounts you opened and services you selected today. Please keep the Summary for your records and reference.

PREPARED FOR: SONS OF AMERICAN LEGION POST 618

TODAY'S ACTIVITY:

ACCOUNT	SERVICES SELECTED TODAY	DETAILS
Clearly Better Bus Acct # XXXXXX6627	Debit & ATM Card	Max. Daily ATM/POS Limit: \$1,000/\$10,000
	Card #4652910001708554	
	Small Business Online Banking & Bill Pay	See page 2 of this form for 1st time log in instructions.
	eStatement	See page 2 of this form for eStatement registration instructions.

Small Business Account Services Summary

What you need to know		
	✓ here	
Checks		<ul style="list-style-type: none"> ● If checks were ordered for you today they will be mailed to the address we have on file and will arrive in 3 - 5 business days. ● If applicable, your account will be automatically charged for the price of your checks. ● To make a check order on your own, you can call 1-800-231-9915 or visit deluxe.com/shop to place an order.
Debit / ATM Card		<ul style="list-style-type: none"> ● Your debit / ATM card will arrive by mail within 5-7 business days. ● Your PIN for your debit / ATM card will arrive under separate cover within 5-7 business days. ● Your card number is provided on page one of this Account Services Summary form. ● Activate your card with your PIN by phone at 1-800-527-1800, at a Citizens Bank ATM, or by making a purchase with your new debit / ATM card using your PIN. <p>You may change your PIN at any Citizens Bank branded ATM at any time.</p>
Online Banking and Bill Payment		<p>Log on today by visiting us at citizensbank.com to view your check images, an online version of your monthly statement, set-up account alerts and pay your bills online.</p> <p>Your account was enrolled at opening. Here's how you log on:</p> <ul style="list-style-type: none"> ● Select Login from website homepage shown above. ● Enter your new debit card number from page one of the enclosed account summary in the User ID field. ● Then, enter your first-time online password (<i>last four digits of your Tax identification number + Abcd</i>) in the Password field.
Disclosure Documents		<p>Please review your Deposit Account Agreement and Fees and Features Guide for important, full details on your account, including:</p> <ul style="list-style-type: none"> ● Specific pricing on your account, including fees and required balances. ● Funds availability - how soon you can utilize your deposits.
Account Statements		<p>Statements for this checking account will arrive within 45 days, and be sent monthly thereafter.</p> <ul style="list-style-type: none"> ● You have chosen an eStatement for your new account. You must log into our secure Online Banking site within the next 45 days to have your statement sent there. If you are new to Online Banking, you can complete the registration process simply by following the instructions provided for logging into Online Banking within 45 days. If you do not access our Secure Online Banking site within 45 days, your statement will be converted to paper and you may incur a fee.
Questions?		<ul style="list-style-type: none"> ● Call 1-800-862-6200



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 11, 2015
through March 10, 2015

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

Checking

SUMMARY

Balance Calculation

Previous Balance	939.52
Checks	1,640.97 -
Withdrawals & Debits	633.71 -
Deposits & Credits	2,391.67 +
Current Balance	1,056.51 =

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: **\$737**

Your number of qualifying transactions this statement period is: **27**

Your next statement period will end on April 09, 2015.

Previous Balance

939.52

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2702	100.00	02/13	2721	19.40	03/03
2706*	145.58	02/13	2722	77.80	03/04
2713*	10.00	02/17	2723	115.00	03/03
2714	60.00	02/13	2724	145.58	03/06
2715	16.49	02/19	2725	135.47	03/05
2716	96.00	03/04	2726	133.94	03/04
2717	225.00	03/06	2728*	27.00	03/09
2718	25.00	03/04	2729	34.38	03/02
2719	20.48	03/03	2730	74.42	03/05
2720	15.80	03/03	9004*	163.63	03/05

Total Checks

1,640.97

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
02/17	90.67	7116 Dbt Purchase - 240003 Giant-Eagle #0002 Mc Kees Ro Cksp
03/02	66.41	7116 Dbt Purchase - 240004 Giant-Eagle #0002 Mc Kees Ro Cksp
03/09	52.17	7116 Dbt Purchase - 414171 Dollar-General #26mckees Roc KS P
03/09	74.00	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA

Other Withdrawals & Debits

Date	Amount	Description
02/11	225.00	Verizon Financia Payments 150210
		Check # 0000002709
03/03	100.00	Allstateveh&prop Checkpaymt 150302
		Check # 0000002727



Citizens Bank

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 February 11, 2015
through March 10, 2015

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
03/04	25.46	Rite Aid 10914 Purchase 150302 Check # 0000002735 Mcke PA

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

Total Withdrawals & Debits
633.71

Deposits & Credits

Date	Amount	Description
02/27	496.67	Shenango Incorpo Pn Pmts/Cp 022715 K66058nfg/15058
03/03	1,321.00	SSA Treas 310 Xxsoc Sec 030315
03/03	574.00	SSA Treas 310 Xxsoc Sec 030315

Total Deposits & Credits
2,391.67

Current Balance
1,056.51

Daily Balance

Date	Balance	Date	Balance	Date	Balance
02/11	714.52	02/27	788.45	03/05	1,580.26
02/13	408.94	03/02	687.66	03/06	1,209.68
02/17	308.27	03/03	2,311.98	03/09	1,056.51
02/19	291.78	03/04	1,953.78		

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.
- 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

You 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

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 January 13, 2015
through February 10, 2015

US259 BR819

15 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	400.40
Checks	1,433.23 -
Withdrawals & Debits	919.32 -
Deposits & Credits	2,891.67 +
Current Balance	939.52 =

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: \$905

Your number of qualifying transactions this statement period is: 23

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

Previous Balance

400.40

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2694	29.52	01/23	2704	77.80	02/10
2695	96.00	02/09	2705	134.76	02/09
2696	225.00	02/06	2707*	115.00	02/09
2698*	19.40	02/05	2708	20.00	02/10
2699	15.80	02/05	2710*	150.00	02/06
2700	20.48	02/05	2712*	100.00	02/09
2701	131.90	02/04	9003*	163.63	02/05
2703*	133.94	02/04			

Total Checks

1,433.23

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
01/14	17.59	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
01/26	75.78	7116 Dbt Purchase - 210004 Giant-Eagle #0002 Mc Kees Ro Cksp
02/02	18.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
02/02	27.98	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
02/05	30.57	7116 Dbt Purchase - 278971 Dollar-General #26mckees Roc KS P
02/09	84.88	7116 Dbt Purchase - 240004 Giant-Eagle #0002 Mc Kees Ro Cksp

Other Withdrawals & Debits

Date	Amount	Description
02/06	15.00	New York Life Checkpaymt 150205 Check # 0000002697
02/09	649.52	Retail Home Equi Check Pymt 020815 Check # 0000002711



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 13, 2015
through February 10, 2015

Checking continued from previous page

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

⊖ **Total Withdrawals & Debits**
919.32

Deposits & Credits

Date	Amount	Description
01/30	496.67	Shenango Incorpo Pn Pmts/Cp 013015 K66058nfg/15030
02/03	1,321.00	SSA Treas 310 Xxsoc Sec 020315
02/03	574.00	SSA Treas 310 Xxsoc Sec 020315
02/03	500.00	Deposit

⊕ **Total Deposits & Credits**
2,891.67

= **Current Balance**
939.52

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/14	382.81	02/02	728.20	02/06	2,217.48
01/23	353.29	02/03	3,123.20	02/09	1,037.32
01/26	277.51	02/04	2,857.36	02/10	939.52
01/30	774.18	02/05	2,607.48		

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

= \$ _____ Subtotal of 1 and 2

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

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

- \$ _____ Total of 4

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

= \$ _____ Total

CUSTOMER SERVICE

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

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

Deposit Accounts Are Non-Transferable

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

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative Information

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

Change of Address

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

Thank you for banking with Citizens Bank.