



Citizens Bank

Checking Account Statement

1-888-910-4100

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

1 of 3

Beginning December 11, 2013
through January 10, 2014

US259 BR819 28 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance 1,583.83
Checks 2,678.45 -
Withdrawals 1,567.15 -
Deposits & Additions 3,855.67 +
Current Balance 1,193.90 =

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

Your average daily balance used to qualify this statement period is: \$1,082
Your number of qualifying transactions this statement period is: 40

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

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2356	96.00	12/30	2389	86.00	01/10
2357	391.10	12/12	2390	19.40	01/07
2368*	63.00	12/12	2391	47.45	01/07
2373*	30.00	12/27	2392	552.31	01/10
2375*	50.00	12/31	2393	20.48	01/09
2376	60.72	01/08	2394	15.80	01/09
2377	91.64	01/07	2395	180.83	01/09
2379*	57.18	01/08	2396	60.00	01/07
2380	87.35	01/06	2397	32.20	01/09
2382*	134.62	01/06	2398	20.00	01/08
2384*	60.94	01/06	2399	140.40	01/08
2385	12.78	01/06	2400	75.00	01/08
2386	75.23	01/07	2401	30.00	01/10
2388*	95.72	01/07	2402	92.30	01/09

Previous Balance
1,583.83

Withdrawals

ATM/Purchases

Date	Amount	Description
12/16	35.48	7116 Ddt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
12/23	94.03	7116 Ddt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/30	104.09	7116 Ddt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/02	263.78	7116 Ddt Purchase - 009196 People's Credit 503-254-7005 OR
01/02	56.20	7116 Ddt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/06	141.36	7116 Ddt Purchase - 1 Wal-Mart #2300 Pittsburgh PA

Other Withdrawals

Date	Amount	Description
12/12	250.69	Verizon Financia Payments 131211

Total Checks
2,678.45



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 3

Beginning December 11, 2013
through January 10, 2014

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
12/13	79.03	Check # 0000002358 Convergent - Red Checkpymt 131212
12/19	148.86	Check # 0000002363 Hartford Fire IN Checkpymt 131218
01/02	50.00	Check # 0000002374 Capital One Auto Nstar Pymt 131231 201200000417489
01/07	110.66	Retail Home Equi Check Pymt 010614
01/09	232.97	Check # 0000002378 Verizon Financia Payments 140108
		Check # 0000002381

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

⊖ **Total Withdrawals**
1,567.15

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	333.00
Total Returned Item Fees	.00	148.00

Deposits & Additions

Date	Amount	Description
12/31	496.67	Shenango Incorpo Payment 131231 Shn01mhd7p1nxn8
01/03	1,297.00	SSA Treas 310 Xxsoc Sec 010314
01/03	562.00	SSA Treas 310 Xxsoc Sec 010314
01/06	1,500.00	Transfer

⊕ **Total Deposits & Additions**
3,855.67

= **Current Balance**
1,193.90

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/12	879.04	12/27	491.64	01/06	3,290.19
12/13	800.01	12/30	291.55	01/07	2,790.09
12/16	764.53	12/31	738.22	01/08	2,436.79
12/19	615.67	01/02	368.24	01/09	1,862.21
12/23	521.64	01/03	2,227.24	01/10	1,193.90

MEMO

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

For your January 2014 statement, this table, if shown, provides information about two distinct time periods. Any amount listed in the "Total for This Period" section includes fees paid during your current statement period. Dates for this period are listed at the top of this statement. Any amount listed in the "Total Year to Date" section includes only fees paid in Calendar Year 2013. Any fees paid in January 2014 are not listed in the "Total Year to Date" section of this statement, but will be included in this section beginning with your February 2014 statement.

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



1-888-910-4100

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

Checking Account Statement

3 OF 3

Beginning December 11, 2013
through January 10, 2014

Checking continued from previous page

NEWS FROM CITIZENS

--Start 2014 off right by saving on your holiday shopping bills! Combine your Non-Citizens balances into one lower monthly payment with a great introductory APR on balance transfers with a NEW Citizens Bank Credit Card! Visit citizensbank.com/creditcard to apply for a NEW credit card today.

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

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

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

Deposit Accounts Are Non-Transferable
Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative Information

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

Change of Address

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 November 13, 2013
through December 10, 2013

US259 BR819

17 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,016.90
Checks	972.09 -
Withdrawals	786.65 -
Deposits & Additions	2,325.67 +
Current Balance	1,583.83 =

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 making 5 qualifying transactions.

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

\$1,146

Your number of qualifying transactions this statement period is:

29

Previous Balance

1,016.90

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2338	96.00	11/25	2364*	38.46	12/05
2350*	98.56	11/13	2365	44.33	12/06
2351	30.00	11/18	2366	10.00	12/06
2353*	63.77	11/20	2367	63.00	12/09
2354	31.60	11/14	2369*	60.00	12/09
2355	25.00	11/29	2370	48.00	12/02
2360*	134.62	12/04	2371	50.00	12/04
2361	93.75	12/04	2372	10.00	12/09
2362	75.00	12/06			

Total Checks

972.09

Withdrawals

ATM/Purchases

Date	Amount	Description
11/18	79.18	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/02	111.04	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/02	30.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
12/02	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
12/04	55.17	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/09	89.26	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
12/09	111.09	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/09	13.38	7116 Dbt Purchase - 459440 Dollar-General #26mckees Roc KS P
12/10	41.81	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals

Date	Amount	Description
11/13	27.65	Rite Aid 10914 Purchase 131111 Check # 0000002352 Mcke PA
12/03	50.00	Capital One Auto Nstar Pymt 131202 201200000417489



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 November 13, 2013
through December 10, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
12/09	110.66	Retail Home Equi Check Pymt 120613 Check # 0000002359

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

Total Withdrawals
786.65

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	333.00
Total Returned Item Fees	.00	148.00

Deposits & Additions

Date	Amount	Description
11/29	496.67	Shenango Incorpo Payment 131129 Shn01mhd7p1nxn8
12/03	1,276.00	SSA Treas 310 Xxsoc Sec 120313
12/03	553.00	SSA Treas 310 Xxsoc Sec 120313

Total Deposits & Additions
2,325.67

Current Balance
1,583.83

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/13	890.69	11/29	1,061.81	12/05	2,212.36
11/14	859.09	12/02	805.36	12/06	2,083.03
11/18	749.91	12/03	2,584.36	12/09	1,625.64
11/20	686.14	12/04	2,250.82	12/10	1,583.83
11/25	590.14				

MEMO

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

NEWS FROM CITIZENS

--Enjoy a great introductory APR on purchases and balance transfers this holiday shopping season with a NEW Citizens Bank Credit Card! Visit citizensbank.com/creditcard to apply for a NEW credit card today.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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

CITIZENS BANK
Customer Service Center

P.O. Box 42001

Deposit Accounts Are Non-Transferable

Deposit Accounts Are Non-Transferable
Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative information

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

Change of Address

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 October 10, 2013
through November 12, 2013

US259 BR819

7 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	359.09
Checks	625.27 -
Withdrawals	1,042.59 -
Deposits & Additions	2,325.67 +
Current Balance	1,016.90 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is:	\$623
Your number of qualifying transactions this statement period is:	14

Previous Balance
359.09

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2306	96.00	10/11	2346	63.00	11/07
2341*	107.21	11/05	2347	63.00	11/12
2342	134.62	11/07	2348	61.44	11/06
2345*	100.00	11/05			

Total Checks
625.27

Withdrawals

ATM/Purchases

Date	Amount	Description
11/04	104.63	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
11/04	58.21	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals

Date	Amount	Description
10/11	249.64	Verizon Financia Payments 131001
		Check # 0000002324
11/07	110.66	Retail Home Equi Check Pymt 110613
		Check # 0000002340
11/08	258.44	Hartford Fire IN Checkpymt 131107
		Check # 0000002343
11/08	245.01	Verizon Financia Payments 131107
		Check # 0000002339
11/12	16.00	AARP AARP 110813
		Check # 0000002349

Total Withdrawals
1,042.59



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 October 10, 2013
through November 12, 2013

Checking continued from previous page

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	333.00
Total Returned Item Fees	.00	148.00

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

Deposits & Additions

Date	Amount	Description
10/31	496.67	Shenango Incorpo Payment 131031 Shn01mhd7p1nxn8
11/01	1,276.00	SSA Treas 310 Xxsoc Sec 110113
11/01	553.00	SSA Treas 310 Xxsoc Sec 110113

+	Total Deposits & Additions	2,325.67
=	Current Balance	1,016.90

Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/11	13.45	11/04	2,176.28	11/07	1,599.35
10/31	510.12	11/05	1,969.07	11/08	1,095.90
11/01	2,339.12	11/06	1,907.63	11/12	1,016.90

MEMO

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

NEWS FROM CITIZENS

--Enjoy a great introductory APR on purchases and balance transfers this holiday shopping season with a NEW Citizens Bank Credit Card! Visit citizensbank.com/creditcard to apply for a NEW credit card today.
--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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 test deposits which do not appear on this statement

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

3 Subtotal by adding 1 and 2

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

[illegible]

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

CUSTOMER SERVICE

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

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

Deposit Accounts Are Non-Transferable

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

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative information

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

Change of Address

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 12, 2013
through October 09, 2013

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

Checking

SUMMARY

Balance Calculation

Previous Balance	250.25
Checks	1,193.45 -
Withdrawals	1,947.30 -
Deposits & Additions	3,249.59 +
Current Balance	359.09 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$69

Your number of qualifying transactions this statement period is: 27

Previous Balance

250.25

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2322	25.00	09/17	2331*	138.56	09/30
2323	38.80	09/18	2332	254.34	09/30
2325*	122.88	10/02	2333	63.00	10/02
2326	97.00	10/01	2334	63.00	10/02
2327	49.94	09/30	2335	82.50	09/30
2328	69.75	10/01	2336	50.00	10/07
2329	59.34	10/02	2337	20.00	10/01
2329*	59.34	10/04			

Total Checks

1,193.45

Withdrawals

ATM/Purchases

Date	Amount	Description
09/16	43.93	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
09/16	29.66	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
09/23	52.96	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
09/30	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
09/30	42.50	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
09/30	12.50	7116 Dbt Purchase - 240001 AARP *membership888-6 77 CA
10/01	269.04	7116 Dbt Purchase - 230040 The Hartford/AARP 800-423-67 89 C

Other Withdrawals

Date	Amount	Description
10/01	110.66	Retail Home Equi Check Pymt 093013 Check # 0000002330
10/01	100.00	Capital One Auto Nstar Pymt 130930 201200000417489
10/02	281.00	The Hartford Ntplicetela T31002 88124757
10/02	249.64	Verizon Financia Payments 131001 Check # 0000002324



1-888-910-4100

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

Checking Account Statement

2 OF 2

Beginning September 12, 2013
through October 09, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
10/02	185.00	Overdraft Fee (5)
10/03	148.00	Insufficient Available Funds Fee (4)
10/03	74.00	Overdraft Fee (2)
10/04	281.00	The Hartford Ntplictela 131002 88124757

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

⊖ Total Withdrawals
1,947.30

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	259.00	333.00
Total Returned Item Fees	148.00	148.00

Deposits & Additions

Date	Amount	Description
09/19	2.45	Overdraft Fee Lit Crd-See Citizenoverdraftsettlement.Com
09/30	496.67	Shenango Incorpo Payment 130930 Shn01mhd7p1nxn8
09/30	36.33	Deposit
10/03	1,276.00	SSA Treas 310 Xxsoc Sec 100313
10/03	553.00	SSA Treas 310 Xxsoc Sec 100313
10/03	63.00	Return Item
10/03	59.34	Return Item
10/03	281.00	The Hartford Ntplictela 131002 88124757
10/03	249.64	ACH Debit Reversal
10/07	232.16	Deposit

⊕ Total Deposits & Additions
3,249.59

= Current Balance
359.09

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/16	176.66	09/23	62.35	10/03	517.27
09/17	151.66	09/30	-52.40	10/04	176.93
09/18	112.86	10/01	-718.85	10/07	359.09
09/19	115.31	10/02	-1,742.71		

MEMO

--Important notice regarding Overdrafts is enclosed.

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

NEWS FROM CITIZENS

--Your Citizens Bank Debit Card couldn't be more convenient. It makes purchasing what you want, when you want, as easy as can be. You can also set up recurring payments from your debit card to pay bills on time, every time.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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.



1-888-910-4100

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

Checking Account Statement

1 of 3

Beginning August 10, 2013
through September 11, 2013

US259 BR819 21 1
JAMES N PACHASA SR
86 FRAZIER AVE
MC KEES ROCKS PA 15136-3169

Checking

SUMMARY

Balance Calculation

Previous Balance	1,103.01
Checks	1,809.19 -
Withdrawals	1,369.24 -
Deposits & Additions	2,325.67 +
Current Balance	250.25 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$660

Your number of qualifying transactions this statement period is: 38

Previous Balance

1,103.01

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2284	96.00	08/21	2311	24.97	09/05
2294*	63.00	08/12	2312	63.00	09/09
2295	63.00	08/12	2313	63.00	09/09
2298*	391.10	08/12	2315*	25.00	09/10
2299	30.00	08/13	2316	50.00	09/11
2300	25.00	08/16	2317	112.38	09/06
2301	25.00	08/20	2318	6.39	09/05
2302	22.50	08/15	2319	50.00	09/05
2303	25.00	08/20	2320	20.00	09/05
2308*	391.10	09/11	2321	135.58	09/06
2310*	127.17	09/05			

Total Checks

1,809.19

Withdrawals

ATM/Purchases

Date	Amount	Description
08/12	77.39	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/19	63.33	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/19	22.37	7116 Dbt Purchase - 410365 Dollar-General #26mckees Roc KS P
08/26	78.61	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/26	16.63	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/26	16.05	7116 Dbt Purchase - 417890 Dollar-General #26mckees Roc KS P
09/03	181.35	7116 Dbt Purchase - 200001 Duquesne Light Pay412-393-71 00 P
09/03	129.31	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
09/03	49.54	7116 Dbt Purchase - 953500 36195 7-Eleven Mckees Roc KS PA
09/09	69.88	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
09/10	26.81	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P



1-888-910-4100

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

Checking Account Statement

2 OF 3

Beginning August 10, 2013
through September 11, 2013

Checking continued from previous page

Other Withdrawals

Date	Amount	Description
08/23	20.00	Rite Aid 10914 Purchase 130821 Check # 0000002304 Mcke PA
09/03	100.00	Capital One Auto Nstar Pymt 130830 201200000417489
09/09	110.66	Retail Home Equi Check Pymt 090613 Check # 0000002309
09/09	65.00	Penn Credit Corp Checkpaymt 130906 Check # 0000002314
09/10	24.25	Deluxe Check Check/Acc. 130906
09/11	318.06	Verizon Financia Payments 130910 Check # 0000002307

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

⊖ **Total Withdrawals**
1,369.24

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	74.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
08/30	496.67	Shenango Incorpo Payment 130830 Shn01mhd7p1nxn8
09/03	1,276.00	SSA Treas 310 Xxsoc Sec 090313
09/03	553.00	SSA Treas 310 Xxsoc Sec 090313

⊕ **Total Deposits & Additions**
2,325.67

⊞ **Current Balance**
250.25

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/12	508.52	08/21	199.32	09/05	1,704.97
08/13	478.52	08/23	179.32	09/06	1,457.01
08/15	456.02	08/26	68.03	09/09	1,085.47
08/16	431.02	08/30	564.70	09/10	1,009.41
08/19	345.32	09/03	1,933.50	09/11	250.25
08/20	295.32				

MEMO

--Overdraft Fee Pricing Change: Effective November 8, 2013, the Overdraft Fee and/or Returned Item Fee for a first overdraft day will be \$35/item. This change amends the Personal Deposit Accounts Fees and Features Guide for How We Calculate the Overdraft Fee and/or Returned Item Fee. If you have questions regarding this change, please call the number at the top of your statement or stop by any branch.

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

NEWS FROM CITIZENS

--Important Information for Customers whose Statements are Mailed
We will waive our standard fee for mailed paper statements on personal checking accounts when at least one eligible account owner is 65 years or older, or under 18. This waiver is applied automatically based on the date of birth we have on file. If you have questions about your potential eligibility, please visit any branch. To find your nearest branch, visit www.citizensbank.com or contact us at the number on this statement.

--Important Information About Closing Your Account
Closing Your Checking, Savings, or Money Market Account



1-888-910-4100

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

Checking Account Statement

3 OF 3

Beginning August 10, 2013
through September 11, 2013

Checking continued from previous page

NEWS FROM CITIZENS (continued)

If you intend to close your account, you must advise us. Simply transferring all of the funds out of your account or reducing your account balance to \$0.00 is insufficient notice and will not exempt your account from fees. You may close your account at any time by visiting any of our branch offices or writing to us at the branch where your account is maintained. Any request to close your account will be effective only after we have received your request and we have had a reasonable time to act on such request.

When a Closed Account May Be Automatically Reopened

Within 60 business days after an account is closed, the account may be automatically reopened if, after closing, we receive a subsequent credit to the account, a previously deposited item is returned to us unpaid, or a previously approved debit card transaction (including POS or ATM transactions) is presented to us. To avoid reactivation of a closed account, you should use best efforts to stop or prevent these transactions.

Abandoned Accounts

If you do not notify us of a change in your address, or if you do not use your account, your account may be presumed inactive or even abandoned after a certain period of time. Inactive accounts may be subject to service charges similar to those imposed on active accounts, and service charges may also be imposed on accounts presumed to be abandoned subject to applicable law. If your account is presumed to be abandoned, the remaining funds in the account will be turned over to the appropriate state in accordance with applicable law.

--Why carry a lot of cash when your Citizens Bank Debit Card is the faster, safer choice?

Use it for everything from a cup of coffee, a tank of gas or a day of shopping. Your debit card is accepted at millions of merchant locations worldwide.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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.

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

Checking Account Balance Worksheet

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

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

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

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
			<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div> \$ _____ <div style="float: right; font-size: small;">Total of 2</div> </div> </div>

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.

Lean Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative information

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

Change of Address

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

Thank you for banking with Citizens Bank.



1-888-910-4100

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

Checking Account Statement

1 of 2

Beginning July 11, 2013
through August 09, 2013

US259 BR819

22 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,501.16
Checks	2,076.27 -
Withdrawals	647.55 -
Deposits & Additions	2,325.67 +
Current Balance	1,103.01 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$733

Your number of qualifying transactions this statement period is: 30

Previous Balance

1,501.16

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2262	40.00	07/15	2283	25.00	07/23
2265*	96.00	07/29	2285*	30.00	08/08
2273*	391.10	07/12	2286	120.00	08/06
2274	457.49	07/15	2288*	20.00	08/07
2276*	25.00	07/15	2289	12.78	08/06
2277	100.00	07/18	2290	90.00	08/06
2278	64.85	07/12	2291	64.35	08/06
2279	56.44	07/12	2292	105.47	08/06
2280	63.00	07/29	2293	95.45	08/07
2281	63.00	07/29	2296*	75.00	08/06
2282	25.00	08/06	2297	56.34	08/07

Total Checks

2,076.27

Withdrawals

ATM/Purchases

Date	Amount	Description
07/18	72.09	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
07/22	20.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
07/29	75.40	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/02	3.00	Non-Citizens ATM Fee - Pw0314 500 Pine Hollow Rdmc Kees Ro C
08/02	103.00	7116 ATM Cash - Pw0314 500 Pine Hollow Rdmc Kees Ro Ckspa
08/02	55.79	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
08/05	70.61	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA

Other Withdrawals

Date	Amount	Description
07/30	37.00	Overdraft Fee (1)
07/31	100.00	Capital One Auto Nstar Pymt 130730 201200000417489
08/08	110.66	Retail Home Equi Check Pymt 080713



1-888-910-4100

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

Checking Account Statement

2 of 2

Beginning July 11, 2013
through August 09, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
		Check # 0000002287

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

— Total Withdrawals
647.55

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	37.00	74.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
07/31	496.67	Shenango Incorpo Payment 130731 Shn01mhd7p1nxn8
08/02	1,276.00	SSA Treas 310 Xxsoc Sec 080213
08/02	553.00	SSA Treas 310 Xxsoc Sec 080213

+ Total Deposits & Additions
2,325.67

= Current Balance
1,103.01

Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/12	988.77	07/29	-48.21	08/05	1,908.06
07/15	466.28	07/30	-85.21	08/06	1,415.46
07/18	294.19	07/31	311.46	08/07	1,243.67
07/22	274.19	08/02	1,978.67	08/08	1,103.01
07/23	249.19				

MEMO

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

NEWS FROM CITIZENS

--Take charge of your spending with your Citizens Bank Debit Card. When you use your debit card, your purchases are automatically deducted from your checking account. You can also track your purchases, balances, and monthly statement 24/7 with our online and mobile banking. Visit www.citizensbank.com/checking/debit-cards.aspx to learn more.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information or to open a new account, visit your local branch today or call 1-888-821-3900. Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.

Checking Account Balance Worksheet

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

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

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

2 List deposits which do not appear on this statement

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

3 Subtotal by adding 1 and 2

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

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 3

Beginning June 12, 2013
through July 10, 2013

US259 BR819

14 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,382.05
Checks	1,445.26 -
Withdrawals	761.30 -
Deposits & Additions	2,325.67 +
Current Balance	1,501.16 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: **\$913**

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

Previous Balance

1,382.05

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2251	457.49	06/14	2264	20.00	06/24
2253*	40.00	06/12	2267*	300.25	07/08
2257*	81.92	06/14	2268	64.35	07/08
2258	79.00	06/14	2269	150.00	07/10
2259	63.00	06/17	2270	20.48	07/09
2260	63.00	06/17	2271	19.40	07/09
2263*	25.00	06/21	2275*	61.37	07/09

Total Checks

1,445.26

Withdrawals

ATM/Purchases

Date	Amount	Description
06/17	30.15	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
06/17	28.88	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
06/24	116.44	7116 POS Debit - 230000 Wal Wal-Mart S Pittsburgh PA
06/24	75.36	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
06/24	23.07	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
06/24	20.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
07/01	130.07	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
06/13	110.66	Retail Home Equi Check Pymt 061213 Check # 0000002256
06/13	16.01	Rite Aid 10914 Purchase 130611 Check # 0000002261 Mcke PA
07/02	100.00	Capital One Auto Nstar Pymt 130701 201200000417489
07/08	110.66	Retail Home Equi Check Pymt 070713 Check # 0000002272



1-888-910-4100

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

Checking Account Statement

2 OF 3

Beginning June 12, 2013
through July 10, 2013

Checking continued from previous page

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

Total Withdrawals
761.16

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	37.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
06/28	496.67	Shenango Incontro Payment 130628 Shn01mhd7p1nxn8
07/03	1,276.00	SSA Treas 310 Xxsoc Sec 070313
07/03	553.00	SSA Treas 310 Xxsoc Sec 070313

Total Deposits & Additions
2,325.67

Current Balance
1,501.16

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/12	1,342.05	06/24	132.07	07/03	2,227.67
06/13	1,215.38	06/28	628.74	07/08	1,752.41
06/14	596.97	07/01	498.67	07/09	1,651.16
06/17	411.94	07/02	398.67	07/10	1,501.16
06/21	386.94				

MEMO

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

NEWS FROM CITIZENS

--Use your Citizens Bank Debit Card for all of your everyday purchases - for a quick lunch, a music download, or even a cup of coffee. Your debit card is more convenient than cash. No purchase is too small since there is no minimum purchase requirement and it's accepted at millions of locations worldwide. To get your debit card or for any questions about your existing card, please call 1-800-922-9999.

--The Citizens Bank TruFit Student Loan(R)

Take care of your college finances with a TruFit Student Loan(R). Now through August 31, 2013, we're offering borrowers the same savings we offer our own employees with an interest rate reduction of 0.25 percentage points. Add our loyalty and automatic repayment discounts and you could save a total of up to 0.75 percentage points off your interest rate. Plus, every TruFit Loan for undergraduate and graduate students comes with no application, origination or disbursement fees, a choice of fixed or variable rate options, and flexible repayment terms. Learn more and apply online at citizensbank.com/getemployeepricing or call 1-888-716-4767.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings



1-888-910-4100

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

Checking Account Statement

3 of 3

Beginning June 12, 2013
through July 10, 2013

Checking continued from previous page

NEWS FROM CITIZENS (continued)

solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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.

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

Checking Account Balance Worksheet

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

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

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

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">+</div> <div> \$ _____ <div style="float: right;">Total of 2</div> </div> </div>	

3 Subtotal by adding 1 and 2

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

[illegible]

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

= \$ _____ **Total**

CUSTOMER SERVICE

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

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

Deposit Accounts Are Non-Transferable

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

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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.



Citizens Bank

1-888-910-4100

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

Checking Account Statement

1 OF 2

Beginning May 10, 2013
through June 11, 2013

US259 BR819

8 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,244.42
Checks	848.63 -
Withdrawals	1,364.41 -
Deposits & Additions	2,350.67 +
Current Balance	1,382.05 =

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

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

Your average daily balance used to qualify this statement period is: \$1,030

Your number of qualifying transactions this statement period is: 25

Previous Balance

1,244.42

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2242	31.60	05/10	2248	40.00	05/10
2244*	95.45	05/10	2250*	391.10	06/10
2246*	63.00	05/14	2254*	69.03	06/11
2247	63.00	05/14	2255	95.45	06/11

Total Checks

848.63

Withdrawals

ATM/Purchases

Date	Amount	Description
05/15	39.52	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/20	136.58	7116 Dbt Purchase - 000000 Wal-Mart #2300 Pittsburgh PA
05/20	30.00	7116 Dbt Purchase - 953500 36195 7-Eleven Mckees Roc KS PA
05/23	3.00	Non-Citizens ATM Fee - Pa0166 500 Pine Hollow Romckees Roc K
05/23	203.00	7116 ATM Cash - Pa0166 500 Pine Hollow Romckees Roc KS PA
05/23	20.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
05/28	79.21	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
06/03	142.72	7116 Dbt Purchase - 1 Wal-Mart #2300 Pittsburgh PA
06/03	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
06/03	20.00	7116 ATM Cash - MI6076 Gnt Eagle Kennedy Townshi, Mckees Roc
06/04	17.10	7116 Dbt Purchase - 444500 Kmart 4445 Coraopolis PA
06/10	3.00	Non-Citizens ATM Fee - Pw0314 500 Pine Hollow Rdmc Kees Ro C
06/10	203.00	7116 ATM Cash - Pw0314 500 Pine Hollow Rdmc Kees Ro Ckspa
06/10	91.64	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
06/10	33.84	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
05/10	110.66	Retail Home Equi Check Pymt 050913



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 May 10, 2013
through June 11, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
05/16	40.00	Check # 0000002243 Rite Aid 10914 Purchase 130514
05/31	100.00	Check # 0000002249 Mcke PA
06/07	23.73	Capital One Auto Nstar Pymt 130530 201200000417489
		Rite Aid 10914 Purchase 130605
		Check # 0000002252 Mcke PA

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

⊖ **Total Withdrawals**
1,364.41

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	37.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
05/31	496.67	Shenango Incorpo Payment 130531 Shn01mhd7p1nrxn8
06/03	1,276.00	SSA Treas 310 Xxsoc Sec 060313
06/03	553.00	SSA Treas 310 Xxsoc Sec 060313
06/03	25.00	Deposit

⊕ **Total Deposits & Additions**
2,350.67

= **Current Balance**
1,382.05

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/10	966.71	05/23	368.61	06/04	2,292.84
05/14	840.71	05/28	289.40	06/07	2,269.11
05/15	801.19	05/31	686.07	06/10	1,546.53
05/16	761.19	06/03	2,309.94	06/11	1,382.05
05/20	594.61				

MEMO

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

NEWS FROM CITIZENS

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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

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.



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, 2013
through May 09, 2013

US259 BR819

14 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,466.73
Checks	973.81 -
Withdrawals	1,574.17 -
Deposits & Additions	2,325.67 +
Current Balance	1,244.42 =

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 making 5 qualifying transactions.

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

Your number of qualifying transactions this statement period is: 30

Previous Balance

1,466.73

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2216	12.00	04/30	2232	63.00	04/15
2219*	20.00	04/30	2233	63.00	04/15
2221*	40.00	04/12	2237*	58.20	04/16
2224*	310.00	04/12	2238	40.00	04/22
2225	102.62	04/12	2240*	36.00	04/30
2230*	61.37	04/11	2241	40.00	05/08
2231	34.87	04/11	2245*	92.75	05/08

Total Checks

973.81

Withdrawals

ATM/Purchases

Date	Amount	Description
04/15	94.33	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/15	15.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
04/22	105.26	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/24	70.53	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/29	46.78	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/06	3.00	Non-Citizens ATM Fee - Pw0314 500 Pine Hollow Rdmc Kees Ro C
05/06	124.70	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
05/06	103.00	7116 ATM Cash - Pw0314 500 Pine Hollow Rdmc Kees Ro Ckspa
05/06	100.00	7116 ATM Cash - MI7025 Upper Fifth Avenue, Pittsburgh PA
05/08	49.02	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
05/08	15.79	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
05/09	200.00	7116 ATM Cash - MI6076 Gnt Eagle Kennedy Townshi, Mckees Roc

Other Withdrawals

Date	Amount	Description
04/11	110.66	Retail Home Equi Check Pymt 041013 Check # 0000002229



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, 2013
through May 09, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
04/12	15.00	Rite Aid 10914 Purchase 130410 Check # 0000002236 Mcke PA
04/18	30.00	Rite Aid 10914 Purchase 130416 Check # 0000002239 Mcke PA
04/30	391.10	Ocwen Loan Servi Mtg Pmt 130429 89748149
05/01	100.00	Capitol One Auto Nstar Pymt 130430 201200000417489

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

Total Withdrawals
1,574.17

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	37.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
04/30	496.67	Shenango Incorpo Payment 130430 Shn01mhd7p1nxn8
05/03	1,276.00	SSA Treas 310 Xxsoc Sec 050313
05/03	553.00	SSA Treas 310 Xxsoc Sec 050313

Total Deposits & Additions
2,325.67

Current Balance
1,244.42

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/11	1,259.83	04/22	323.42	05/03	1,972.68
04/12	792.21	04/24	252.89	05/06	1,641.98
04/15	556.88	04/29	206.11	05/08	1,444.42
04/16	498.68	04/30	243.68	05/09	1,244.42
04/18	468.68	05/01	143.68		

MEMO

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

NEWS FROM CITIZENS

--Our Citizens Bank debit card offers convenient and secure ways to manage your everyday purchases. Our debit card is safer than cash and offers worldwide acceptance. Access and monitor spending on your account 24/7 and set up online banking alerts. Visit www.citizensbank.com/checking/debit-cards.aspx to learn more.

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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

Deposit Accounts Are Non-transferable
Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative information

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

Change of Address

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

Thank you for banking with Citizens Bank.



1-888-910-4100

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

Checking Account Statement

1 OF 2

Beginning March 12, 2013
through April 09, 2013

US259 BR819

17 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	1,373.30
Checks	1,354.13 -
Withdrawals	878.11 -
Deposits & Additions	2,325.67 +
Current Balance	1,466.73 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$889

Your number of qualifying transactions this statement period is: 30

Previous Balance

1,373.30

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2195	20.00	03/28	2215	40.00	03/27
2198*	391.00	03/18	2218*	10.00	04/09
2207*	31.60	03/12	2220*	50.00	04/02
2208	56.34	03/13	2226*	74.82	04/09
2210*	30.00	03/18	2227	83.77	04/09
2211	20.00	03/25	2228	64.35	04/09
2212	50.00	03/19	2234*	50.00	04/09
2213	282.25	03/18	2235	50.00	04/09
2214	50.00	03/20			

Total Checks

1,354.13

Withdrawals

ATM/Purchases

Date	Amount	Description
03/18	67.41	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
03/18	46.18	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/18	37.84	7116 POS Debit - 242300 Wal-Mart #2300 Pittsburg PA
03/25	50.38	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/25	19.02	7116 Dbt Purchase - Lk6910 Bellevue Kfc Pizzapittsburgh PA
03/26	49.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/28	27.67	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/04	67.13	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
04/08	144.37	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
03/14	40.00	Rite Aid 10914 Purchase 130312
		Check # 0000002209 Mcke PA
04/01	274.39	People's Credit 5032547005 130401 L2380639993



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 March 12, 2013
through April 09, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
04/04	19.72	Rite Aid 10914 Purchase 130402 Check # 0000002222 Mcke PA
04/09	35.00	Rite Aid 10914 Purchase 130405 Check # 0000002223 Mcke PA

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

Total Withdrawals
878.11

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	37.00
Total Returned Item Fees	.00	.00

Deposits & Additions

Date	Amount	Description
03/29	496.67	Shenango Incorpo Payment 130329 Shn01mhd7p1nxn8
04/03	1,276.00	SSA Treas 310 Xxsoc Sec 040313
04/03	553.00	SSA Treas 310 Xxsoc Sec 040313

Total Deposits & Additions
2,325.67

Current Balance
1,466.73

Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/12	1,341.70	03/25	201.28	04/02	236.89
03/13	1,285.36	03/26	152.28	04/03	2,065.89
03/14	1,245.36	03/27	112.28	04/04	1,979.04
03/18	390.68	03/28	64.61	04/08	1,834.67
03/19	340.68	03/29	561.28	04/09	1,466.73
03/20	290.68	04/01	286.89		

MEMO

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

NEWS FROM CITIZENS

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information or to open a new account, visit your local branch today or call 1-888-821-3900. Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.

Checking Account Balance Worksheet

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

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

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

2 List deposits which do not appear on this statement

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

3 Subtotal by adding 1 and 2

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

[illegible]

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

(=) \$ _____ **Total**

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.



Citizens Bank

1-888-910-4100

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

Checking Account Statement

1 OF 2

Beginning February 12, 2013
through March 11, 2013

US259 BR819

17 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	723.09
Checks	1,035.80 -
Withdrawals	639.66 -
Deposits & Additions	2,325.67 +
Current Balance	1,373.30 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$928

Your number of qualifying transactions this statement period is: 25

Previous Balance

723.09

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2180	16.00	02/21	2196*	75.00	03/01
2181	15.00	02/13	2197	50.00	03/05
2184*	116.59	02/13	2199*	98.49	03/05
2188*	4.95	02/19	2200	83.77	03/05
2189	40.00	02/20	2202*	102.00	03/07
2190	63.00	02/13	2203	63.00	03/11
2191	63.00	02/13	2204	63.00	03/11
2193*	102.00	02/12	2205	40.00	03/08
2194	40.00	02/20			

Total Checks

1,035.80

Withdrawals

ATM/Purchases

Date	Amount	Description
02/25	99.14	7116 Dbt Purchase - 230000 Wm Supercenter#230p PA
03/01	129.98	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
03/04	32.48	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/04	23.13	7116 Dbt Purchase - 1 Mcdonald's F18474 Mckees Roc KS PA
03/04	15.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P
03/11	129.27	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
03/01	100.00	Capitol One Auto Nstar Pymt 130228 201200000417489
03/07	110.66	Retail Home Equi Check Pymt 030613 Check # 0000002201

Total Withdrawals

639.66



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 12, 2013
through March 11, 2013

Checking continued from previous page

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	37.00
Total Returned Item Fees	.00	.00

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

Deposits & Additions

Date	Amount	Description
02/28	496.67	Shenango Incorpo Payment 130228 Shn01mhd7p1nxn8
03/01	1,276.00	SSA Treas 310 Xxsoc Sec 030113
03/01	553.00	SSA Treas 310 Xxsoc Sec 030113

+	Total Deposits & Additions	2,325.67
=	Current Balance	1,373.30

Daily Balance

Date	Balance	Date	Balance	Date	Balance
02/12	621.09	02/25	163.41	03/05	1,881.23
02/13	363.50	02/28	660.08	03/07	1,668.57
02/19	358.55	03/01	2,184.10	03/08	1,628.57
02/20	278.55	03/04	2,113.49	03/11	1,373.30
02/21	262.55				

MEMO

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

NEWS FROM CITIZENS

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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

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

Regulatory 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 11, 2013
through February 11, 2013

US259 BR819

11 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	590.33
Checks	1,212.34 -
Withdrawals	980.57 -
Deposits & Additions	2,325.67 +
Current Balance	723.09 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$785

Your number of qualifying transactions this statement period is: 23

Previous Balance

590.33

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2161	20.00	01/14	2183*	391.00	02/11
2163*	16.00	01/28	2185*	310.00	02/07
2164	50.00	01/15	2186	119.57	02/05
2176*	20.00	01/14	2187	83.77	02/06
2177	40.00	01/29	2192*	40.00	02/11
2178	122.00	01/28			

Total Checks

1,212.34

Withdrawals

ATM/Purchases

Date	Amount	Description
01/15	69.00	7116 Dbt Purchase - 030283 Thrifty Dry Cleanmc Kees Ro Cksp
01/22	88.19	7116 Dbt Purchase - 001 Petco 1841 6351pittsburgh PA
01/22	74.07	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/29	54.33	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/29	3.85	7116 Dbt Purchase - 340282 Dollar-General #26mckees Roc KS P
02/04	3.00	Non-Citizens ATM Fee - Pw0314 500 Pine Hollow Rdmc Kees Ro C
02/04	83.00	7116 ATM Cash - Pw0314 500 Pine Hollow Rdmc Kees Ro Ckspa
02/08	3.00	Non-Citizens ATM Fee - Pw0314 500 Pine Hollow Rdmc Kees Ro C
02/08	203.00	7116 ATM Cash - Pw0314 500 Pine Hollow Rdmc Kees Ro Ckspa
02/08	38.86	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
02/11	55.00	7116 Dbt Purchase - 109100 Rite Aid Store #10mckees Roc KS P

Other Withdrawals

Date	Amount	Description
01/22	57.61	Rite Aid 10914 Purchase 130118 Check # 0000002179 Mcke PA
01/30	37.00	Overdraft Fee (1)



1-888-910-4100

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

Checking Account Statement

2 OF 2

Beginning January 11, 2013
through February 11, 2013

Checking continued from previous page

Other Withdrawals (continued)

Date	Amount	Description
01/31	100.00	Capital One Auto Nstar Pymt 130130 201200000417489
02/07	110.66	Retail Home Equi Check Pymt 020613 Check # 0000002182

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

Total Withdrawals
980.57

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	37.00	37.00
Total Insufficient Available Funds (Returned Item) Fees	.00	.00

Deposits & Additions

Date	Amount	Description
01/31	496.67	Shenango Incorpo Payment 130131 Shn01mhd7p1nxn8
02/01	1,276.00	SSA Treas 310 Xxsoc Sec 020113
02/01	553.00	SSA Treas 310 Xxsoc Sec 020113

Total Deposits & Additions
2,325.67

Current Balance
723.09

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/14	550.33	01/30	-61.72	02/06	1,874.61
01/15	431.33	01/31	334.95	02/07	1,453.95
01/22	211.46	02/01	2,163.95	02/08	1,209.09
01/28	73.46	02/04	2,077.95	02/11	723.09
01/29	-24.72	02/05	1,958.38		

NEWS FROM CITIZENS

--We all have savings goals. Whether it's a new home, a child's education, retirement or being prepared for unexpected expenses, Citizens Bank makes it easy and rewarding for you to start saving. Creating an emergency savings account can prepare you for unexpected events and help you reach your savings goals. No matter what you're saving for, we have a great savings solution. Ask your banker about what savings accounts and programs are right for you. We also offer money market accounts and CDs with the peace of mind of FDIC insurance. For more information 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
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

⊕ S _____ Total of 2

3 Subtotal by adding 1 and 2

② \$ _____ Subtotal of 1 and 2

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

[illegible]

① \$ _____ Total of 4 _____

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

Total

CUSTOMER SERVICE

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

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

Deposit Accounts Are Non-Transferable

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

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

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

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases

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

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

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

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

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

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

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

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

Calculating your Finance Charge

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

Calculating your Average daily Balance

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

Negative Information

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

Change of Address

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

Thank you for banking with Citizens Bank.



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 12, 2012
through January 10, 2013

US259 BR819

22 1

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

Checking

SUMMARY

Balance Calculation

Previous Balance	726.48
Checks	1,504.70 -
Withdrawals	957.12 -
Deposits & Additions	2,325.67 +
Current Balance	590.33 =

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 making 5 qualifying transactions.

Your average daily balance used to qualify this statement period is: \$598

Your number of qualifying transactions this statement period is: 30

Previous Balance

726.48

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
2119	36.00	12/17	2162*	15.00	12/31
2131*	36.00	12/17	2165*	300.25	01/07
2138*	27.00	12/19	2166	84.25	01/04
2152*	35.00	12/17	2167	111.74	01/03
2154*	61.37	12/20	2169*	391.00	01/09
2155	63.62	12/19	2170	20.00	01/04
2156	15.00	12/20	2171	15.00	01/10
2157	42.45	12/18	2172	10.00	01/07
2158	19.40	12/20	2173	63.00	01/07
2159	20.48	12/20	2174	63.00	01/10
2160	15.80	12/20	2175	59.34	01/07

Total Checks

1,504.70

Withdrawals

ATM/Purchases

Date	Amount	Description
12/17	119.45	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
12/24	95.64	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/02	137.12	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA
01/04	280.00	7116 ATM Cash - Mi6076 Gnt Eagle Kennedy Townshi, Mcckees Roc
01/10	49.25	7116 Dbt Purchase - 1 Kennedy Twp Shop Nmckees Roc KS PA

Other Withdrawals

Date	Amount	Description
12/18	65.00	Penn Credit Corp Checkpaymt 121217 Check # 0000002153
01/02	100.00	Capital One Auto Nstar Pymt 121231 201200000417489
01/07	110.66	Retail Home Equi Check Pymt 010413 Check # 0000002168



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 December 12, 2012
through January 10, 2013

Checking continued from previous page

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

⊖ **Total Withdrawals**
957.12

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	.00	185.00
Total Insufficient Available Funds (Returned Item) Fees	.00	.00

Deposits & Additions

Date	Amount	Description
12/31	496.67	Shenango Incorpo Payment 121231 Shn01mhd7p1nxn8
01/03	1,276.00	SSA Treas 310 Xxsoc Sec 010313
01/03	553.00	SSA Treas 310 Xxsoc Sec 010313

⊕ **Total Deposits & Additions**
2,325.67

⊖ **Current Balance**
590.33

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/17	500.03	12/24	74.27	01/04	1,651.83
12/18	392.58	12/31	555.94	01/07	1,108.58
12/19	301.96	01/02	318.82	01/09	717.58
12/20	169.91	01/03	2,036.08	01/10	590.33

MEMO

--If you have paid Overdraft/Insufficient Available Funds Fees, your account statement has included a table that shows the total amount of these fees, net of any rebates, that you paid both for the statement period and for the calendar year to date. For your January 2013 statement, this table, if shown, provides information about two distinct time periods. Any amount listed in the "Total for This Period" section includes fees paid during your current statement period. Dates for this period are listed at the top of this statement. Any amount listed in the "Total Year to Date" section includes fees paid in Calendar Year 2012. Any fees paid in January 2013 are not listed in the "Total Year to Date" section of this statement, but will be listed in this section beginning with your February 2013 statement.

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

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