



26493 E01 SCM999 I1 0

ABHINAV SINGHAL
444 WASHINGTON BLVD APT 5527
JERSEY CITY NJ 07310-1906

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information
www.bankofamerica.com

For additional information or service, you may call:

1.800.696.6346 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español

Or you may write to:

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118**New ATM Card and Debit Card Replacement Service Fees:**

Effective September 12, 2011, we charge a \$5 Replacement ATM or Debit Card Fee each time you ask us to replace an ATM card or debit card. You'll usually receive the card in the mail within 5-7 days of your request. If you request rush delivery, we charge an additional \$20 Rush Replacement ATM or Debit Card Fee and you generally receive the card in 2 business days. We deduct these fees automatically from your account and they appear on your checking or savings statement. These fees also apply to replacement of debit tags and other access devices.

Effective July 21, 2011, if we place holds on checks deposited to your account, the minimum amount made available to you by the next business day increases from \$100 to \$200. Funds from check deposits are generally available to you no later than the first business day after the day we receive your deposit. However, in some cases we place a hold on funds that you deposit by check.

ABHINAV SINGHAL

Page 2 of 6
Statement Period
06-25-11 through 07-25-11
B 16 E B E PB 16

Account Number: 0046 1642 6197

Deposit Accounts

New England Patriots MyAccess Checking

ABHINAV SINGHAL

Your Account at a Glance

Account Number	0046 1642 6197
Beginning Balance on 06-25-11	\$ 88,327.93
Deposits and Other Additions	+ 9,421.93
ATM and Debit Card Subtractions	- 1,930.78
Other Subtractions	- 10,751.22
Ending Balance on 07-25-11	\$ 85,067.86

MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-27	54.00-	88,273.93	CheckCard 0622 Port Authority 800-234-7284 NJ 24610431174004012593142
06-27	81.36-	88,192.57	CheckCard 0626 Shoprite Of Metro Jersey City NJ 24224431178102003925952
06-27	75.00-	88,117.57	CheckCard 0626 Brownstone Pancake Fact Jersey City NJ 24435651178207599501022
06-27	33.96-	88,083.61	CheckCard 0625 Nanking Jersey City NJ 24071051177158126049436
06-27	33.00-	88,050.61	CheckCard 0624 NY Road Runners 212-4232252 NY 24418001176176332274802
06-27	6.85-	88,043.76	CheckCard 0624 Ra @ Moody's 11183019 New York NY 24164071176944246957153
06-27	6.76-	88,037.00	CheckCard 0622 Ra @ Moody's 11183019 New York NY 24164071175944255077498
06-27	5.99-	88,031.01	CheckCard 0623 Ra @ Moody's 11183019 New York NY 24164071175944257292228
06-27	1.08-	88,029.93	Keep The Change Transfer To Acct 8849 For 06/27/11
06-28	261.86-	87,768.07	CheckCard 0628 Comcast Of Jersey City 800-Comcast NJ 24692161179000376044762
06-28	0.14-	87,767.93	Keep The Change Transfer To Acct 8849 For 06/28/11
06-30	2,776.66+	90,544.59	Moody's Investor Des:Payroll ID:Mgt000000904127 Indn:Singhal,Abhinav Co ID:1131959883 Ppd
06-30	2,634.00-	87,910.59	NJ002 - Avalon C Des:Web Pmts ID:Bb4Dq Indn:Singhal Abhinav Co ID:9000030203 Web
06-30	20.00-	87,890.59	Mta Vending MA 06/30 #000559904 Purchase Mta Vending Machi 718-330-1234 NY
06-30	8.70-	87,881.89	CheckCard 0628 Amish Market - Tribeca New York NY 24071051180158169954083
06-30	0.30-	87,881.59	Keep The Change Transfer To Acct 8849 For 06/30/11
07-01	5.56-	87,876.03	CheckCard 0629 Ra @ Moody's 11183019 New York NY 24164071181944246876653
07-01	0.44-	87,875.59	Keep The Change Transfer To Acct 8849 For 07/01/11

ABHINAV SINGHAL

Page 3 of 6
Statement Period
06-25-11 through 07-25-11
B 16 E B E PB 16

0077344

Account Number: 0046 1642 6197

MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-05	376.25+	88,251.84	Online Banking transfer from Chk 6057 Conf# 6361538630; Saha, Arijit
07-05	617.18+	88,869.02	Online Banking transfer from Chk 2426 Conf# 0173191683; Sharma, Abhinav
07-05	1,000.00+	89,869.02	Online Banking transfer from Chk 9124 Conf# 0179696247; D.D Reddy, Shekar
07-05	546.29+	90,415.31	Online Banking transfer from Chk 1932 Conf# 3781730600; Shinde, Sujay
07-05	472.85+	90,888.16	Online Banking transfer from Chk 7175 Conf# 0181638964; Sharma, Piyush
07-05	119.95-	90,768.21	CheckCard 0702 Ppl*shakeology 800-470-7870 CA 24692161183000257795593
07-05	60.00-	90,708.21	BkofAmerica ATM 07/04 #000004593 Withdrwl Newport Center Jersey Center NJ
07-05	50.07-	90,658.14	CheckCard 0703 Frenchtown Cafe Frenchtown NJ 24019511185185229745204
07-05	34.99-	90,623.15	CheckCard 0703 Newport Spirit Jersey City NJ 24071051185987198994602
07-05	24.29-	90,598.86	CheckCard 0702 Shoprite Of Metro Jersey City NJ 24224431184102006062300
07-05	9.10-	90,589.76	CheckCard 0630 Ra @ Moody's 11183019 New York NY 24164071182944307104770
07-05	7.60-	90,582.16	CheckCard 0630 Cosmopolitan Cafe New York NY 24019511182182478880702
07-05	6.52-	90,575.64	CheckCard 0701 Amish Market - Tribeca New York NY 24071051184158131940489
07-05	3.48-	90,572.16	Keep The Change Transfer To Acct 8849 For 07/05/11
07-06	48.00-	90,524.16	CheckCard 0705 Shang Hai Mong New York NY 24323001186207090800363
07-06	37.20-	90,486.96	CheckCard 0704 Paragon Athletic New York NY 24071051186987135587187
07-06	13.26-	90,473.70	CheckCard 0704 Kaffe 1668 New York NY 24071051186158147117781
07-06	1.54-	90,472.16	Keep The Change Transfer To Acct 8849 For 07/06/11
07-07	2,999.00-	87,473.16	Icici Bank Limi Des:EDI Paymts ID:0706M2A07270539 Indn:Abhinav Singhal Co ID:9557170011 Iat Pmt Info: Web 000000000000299900 For More Information Contact Customer Service
07-07	20.00-	87,453.16	Mta Vending MA 07/07 #000588031 Purchase Mta Vending Machi 718-330-1234 NY
07-07	6.99-	87,446.17	CheckCard 0706 Wholefds Trb 10245 New York NY 24445001188000168594724
07-07	6.69-	87,439.48	CheckCard 0705 Ra @ Moody's 11183019 New York NY 24164071187944285775257
07-07	0.32-	87,439.16	Keep The Change Transfer To Acct 8849 For 07/07/11
07-08	7.12-	87,432.04	CheckCard 0706 Ra @ Moody's 11183019 New York NY 24164071188944246481952
07-08	0.88-	87,431.16	Keep The Change Transfer To Acct 8849 For 07/08/11
07-11	134.86-	87,296.30	CheckCard 0708 J&r Music/J&r Computer New York NY 24610431189004000092076
07-11	80.00-	87,216.30	BkofAmerica ATM 07/09 #000006458 Withdrwl Newport Center Jersey Center NJ
07-11	51.09-	87,165.21	CheckCard 0710 Shoprite Of Metro Jersey City NJ 24224431192102003974309

ABHINAV SINGHAL

Page 4 of 6
Statement Period
06-25-11 through 07-25-11
B 16 E B E PB 16

Account Number: 0046 1642 6197

MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-11	35.79-	87,129.42	CheckCard 0708 Patel Cash And Carry IN Jersey City NJ 24498131191980019111552
07-11	25.68-	87,103.74	CheckCard 0708 Paratha Junction Inc Jersey City NJ 24431061190286917500254
07-11	9.03-	87,094.71	CheckCard 0708 Subway 03385507 New York NY 24164071190255118916983
07-11	5.95-	87,088.76	CheckCard 0707 Ra @ Moody's 11183019 New York NY 24164071189944287012632
07-11	2.60-	87,086.16	Keep The Change Transfer To Acct 8849 For 07/11/11
07-13	6.76-	87,079.40	CheckCard 0711 Ra @ Moody's 11183019 New York NY 24164071193944245805287
07-13	0.96-	87,078.44	CheckCard 0712 The Ups Store 4766 New York NY 24692161194000562763309
07-13	0.28-	87,078.16	Keep The Change Transfer To Acct 8849 For 07/13/11
07-14	6.35-	87,071.81	CheckCard 0712 Ra @ Moody's 11183019 New York NY 24164071194944256379759
07-14	0.65-	87,071.16	Keep The Change Transfer To Acct 8849 For 07/14/11
07-15	2,838.54+	89,909.70	Moody's Investor Des:Payroll ID:Mgt000000904127 Indn:Singhal,Abhinav Co ID:1131959883 Ppd
07-15	700.00+	90,609.70	BkofAmerica ATM 07/15 #000003754 Deposit Greenwich Street New York NY
07-15	5,000.00-	85,609.70	Icici Bank Limi Des:EDI Paymts ID:0715M2A07296433 Indn:Abhinav Singhal Co ID:9557170011 Iat Pmt Info: Web 000000000000500000 For More Information Contact Customer Service
07-15	100.00-	85,509.70	BkofAmerica ATM 07/15 #000003755 Withdrwl Greenwich Street New York NY
07-15	6.55-	85,503.15	CheckCard 0713 Ra @ Moody's 11183019 New York NY 24164071195944246951864
07-15	3.43-	85,499.72	CheckCard 0713 Starbucks Corp00148411 New York NY 2416407119535532283553
07-15	1.02-	85,498.70	Keep The Change Transfer To Acct 8849 For 07/15/11
07-18	60.00-	85,438.70	BkofAmerica ATM 07/16 #000005692 Withdrwl Newport Center Jersey City NJ
07-18	35.67-	85,403.03	CheckCard 0717 Bike And Roll At Gi New York NY 24231681198206009000012
07-18	6.35-	85,396.68	CheckCard 0715 Ra @ Moody's 11183019 New York NY 24164071197944246879535
07-18	6.35-	85,390.33	CheckCard 0714 Ra @ Moody's 11183019 New York NY 24164071196944256992757
07-18	5.35-	85,384.98	CheckCard 0715 Bose Corp Pts 00540088 800-3674008 MA 24164071196427720058413
07-18	5.31-	85,379.67	CheckCard 0717 Reliance Communications 888-673-5426 NY 24231681198200110630825
07-18	1.55-	85,378.12	CheckCard 0715 Ra @ Moody's 11183019 New York NY 24164071197944246877893
07-18	3.42-	85,374.70	Keep The Change Transfer To Acct 8849 For 07/18/11
07-19	94.16+	85,468.86	Online Banking transfer from Chk 2426 Conf# 6108091377; Sharma, Abhinav
07-19	92.87-	85,375.99	CheckCard 0718 Bond Street Restaurant New York NY 24013391199014686394693
07-19	37.88-	85,338.11	CheckCard 0718 Raaz Short Hills NJ 24435651200207133100721
07-19	0.25-	85,337.86	Keep The Change Transfer To Acct 8849 For 07/19/11

ABHINAV SINGHAL

Page 5 of 6
 Statement Period
 06-25-11 through 07-25-11
 B 16 E B E PB 16

0077346

Account Number: 0046 1642 6197

MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-20	6.62-	85,331.24	CheckCard 0718 Ra @ Moody's 11183019 New York NY 24164071200944245774047
07-20	0.38-	85,330.86	Keep The Change Transfer To Acct 8849 For 07/20/11
07-21	6.35-	85,324.51	CheckCard 0719 Ra @ Moody's 11183019 New York NY 24164071201944246572308
07-21	0.65-	85,323.86	Keep The Change Transfer To Acct 8849 For 07/21/11
07-22	6.85-	85,317.01	CheckCard 0720 Ra @ Moody's 11183019 New York NY 24164071202944246846297
07-22	0.15-	85,316.86	Keep The Change Transfer To Acct 8849 For 07/22/11
07-25	100.00-	85,216.86	Online Banking transfer to Chk 7175 Conf# 1659382444; sharma, Piyush
07-25	80.00-	85,136.86	BkofAmerica ATM 07/24 #000008646 Withdrwl Newport Center Jersey City NJ
07-25	54.00-	85,082.86	CheckCard 0722 Port Authority 800-234-7284 NJ 24610431204004013570846
07-25	7.60-	85,075.26	CheckCard 0721 Ra @ Moody's 11183019 New York NY 24164071203944276998009
07-25	6.76-	85,068.50	CheckCard 0722 Ra @ Moody's 11183019 New York NY 24164071204944247089341
07-25	0.64-	85,067.86	Keep The Change Transfer To Acct 8849 For 07/25/11

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	88,327.93	07-07	87,439.16	07-19	85,337.86
06-27	88,029.93	07-08	87,431.16	07-20	85,330.86
06-28	87,767.93	07-11	87,086.16	07-21	85,323.86
06-30	87,881.59	07-13	87,078.16	07-22	85,316.86
07-01	87,875.59	07-14	87,071.16	07-25	85,067.86
07-05	90,572.16	07-15	85,498.70		
07-06	90,472.16	07-18	85,374.70		

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____

SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

IMPORTANT INFORMATION FOR BANK DEPOSIT ACCOUNTS

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

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 (10 calendar days if you are a Massachusetts customer) (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 recredit your account for the amount you think is in error, so that you will have 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.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

