



21333 E01 SCM999 I 4 0


Platinum Privileges


LINDA E MCVEY
BRIAN CULLINAN
7572 E BUTEO DR
SCOTTSDALE AZ 85255-4631

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:
 1.800.432.1000 Wealth Management Banking Support
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

Your Platinum Privileges Statement Summary

Account Name	Account Number	Statement Date	Balance (\$)
Bank Deposit Accounts **			
MyAccess Checking	0046 5422 3271	11-18	1,963.36
Regular Savings	0046 7552 6407	11-18	6,199.55

Total Deposit Account Balance \$8,162.91

** Banking products such as checking and savings accounts are offered by Bank of America, N.A., member FDIC. Bank of America credit cards are issued and administered by FIA Card Services, N.A.

This holiday season, you can make 3 times the difference in the fight against hunger. For every \$1 you give through the Bank of America Gift for Opportunity Fund, we'll give \$2, up to \$500,000. Together, we'll donate thousands of meals to people in need through Feeding America's Give a Meal campaign. To give, visit www.bankofamerica.com/give.

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Combined Statement
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Statement Period
10-21-11 through 11-18-11
B 13 E A E PA 13
Number of checks enclosed: 0

Deposit Accounts

MyAccess Checking Platinum Privileges Relationship Account

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Your Account at a Glance

Account Number	0046 5422 3271	
Beginning Balance on 10-21-11	\$ 1,159.67	
Deposits and Other Additions	+ 3,412.50	<i>Your account has overdraft protection provided by Deposit Account number 0046 7552 6407.</i>
ATM and Debit Card Subtractions	- 40.00	
Other Subtractions	- 2,568.81	
Ending Balance on 11-18-11	\$ 1,963.36	

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Epic Research & Des:Payroll ID:42254900005419X Indn:Cullinan, Brian J Co ID:9002420655 Ppd	11-01	1,706.25
Epic Research & Des:Payroll ID:42472700024493X Indn:Cullinan, Brian J Co ID:9002420655 Ppd	11-16	1,706.25

Total Deposits and Other Additions \$3,412.50

MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
BkofAmerica ATM 10/20 #000001588 Withdrwl Tempe Main Tempe AZ	10-21	40.00

Total ATM and Debit Card Subtractions \$40.00

Other Subtractions	Date Posted	Amount(\$)
Aps Des:Apscom Ep ID:XXXXXXXXX Indn:Cullinan Co ID:1860011170 Web	10-21	280.30
Citi Card Online Des:Payment ID:130570855448363 Indn:Brian Cullinan Co ID:Citictp Web	10-24	700.00
Centurylink Des:Auto Pay ID:14805516509543 Indn:Brian Cullinan Co ID:Atpphx6005 Ppd	10-24	54.94
Broadstone Scott Des:Rentpmt ID:100008038715 Indn:Brian Cullinan Co ID:Pbdrectachd Web	11-03	1,033.57
Citi Card Online Des:Payment ID:120586201192044 Indn:Brian Cullinan Co ID:Citictp Web	11-10	500.00

Total Other Subtractions \$2,568.81

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Combined Statement

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Statement Period

10-21-11 through 11-18-11

B 13 E A E PA 13 0189578

Number of checks enclosed: 0

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,159.67	11-01	1,790.68	11-16	1,963.36
10-21	839.37	11-03	757.11		
10-24	84.43	11-10	257.11		

Regular Savings

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Your Account at a Glance

Account Number	0046 7552 6407	
Beginning Balance on 10-21-11	\$ 6,199.30	<i>Annual Percentage Yield Earned this Statement Period: 0.05% Interest Paid Year to Date: \$1.83</i>
Deposits and Other Additions	+ 0.25	
Ending Balance on 11-18-11	\$ 6,199.55	

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	11-18	0.25
Total Deposits and Other Additions		\$0.25

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	6,199.30	11-18	6,199.55

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.