

**WaMu**

Deposit accounts now held by JPMorgan Chase Bank, N. A.

YOUR WAMU FREE CHECKING STATEMENT

P.O. BOX 660022  
DALLAS, TX 75266-0022

20074682

**This Statement Covers**From: 11/20/08  
Through: 12/16/08**Need assistance?**To reach us anytime  
call 1-800-788-7000  
or visit us at [wamu.com](http://wamu.com)SANDRA M VILLANUEVA  
48 CIRILLO DR  
COLCHESTER CT 06415-1889**Your WaMu Free Checking Detail Information****SANDRA M VILLANUEVA****Account Number: 313-230759-2**  
**Washington Mutual Bank, FA****Your Account at a Glance**

<b>Beginning Balance</b>	<b>\$223.26</b>	Next Anniversary Date	10/31/2009
Checks Paid	\$0.00	Available OD/NSF Fee Waivers	2
Other Withdrawals	\$0.00	<b>WaMu Debit Rewards</b>	
Deposits	\$0.00	This statement period	\$0.00
<b>Ending Balance</b>	<b>\$223.26</b>	Total since anniversary date	\$0.00

Calendar Year-To-Date Overdraft/Non-Sufficient Funds Charges  
(excluding any charges which have been waived or refunded):Overdraft charges \$0.00  
Non-Sufficient Funds charges \$0.00

Your Overdraft Limit as of the statement end date: \$500.00

Please note that this may be changed at any time without notice. (View back of statement for more information.)

As of the statement end date, the fee for any Non-Sufficient Funds transaction, whether paid or returned, was \$34.00 per transaction.

For your life insurance needs, talk to a representative of WaMu Investments, Inc., our licensed affiliate offering insurance and investment products. Annuities and insurance products are provided by various insurance companies and offered through WaMu Investments, Inc. and, in California, through WMFS Insurance Services, Inc. WaMu Investments, Inc., a member of FINRA/SIPC, and WMFS Insurance Services, Inc. are affiliates of JPMorgan Chase Bank, N.A.

Give the perfect gift this holiday season - a WaMu® MasterCard® Gift Card. Even the pickiest person will enjoy the freedom to buy what they want, when they want, anywhere MasterCard® debit cards are accepted - over 26 million locations worldwide! Go now to [WaMu.com/giftcard](http://WaMu.com/giftcard) and purchase one today. Check website for details. Gift Card is not FDIC insured.





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## WaMu® Holiday Giveaway

# Shopping could win you \$1,000.

During the holidays, your debit purchases could be worth much more.

Just use your WaMu Debit MasterCard® or WaMu Business Debit MasterCard® for your holiday gift shopping and everyday spending — for you, your business, or someone else.

You could win \$1,000 a day. Or the \$50,000 Grand Prize.

### It's easy.

Anywhere you can use your WaMu MasterCard® debit card:

1. Swipe
2. Sign
3. Score a daily chance to win

### Some peace of mind, too.

Your debit card comes with our \$0 Liability Fraud Coverage.\*

That means you're covered if there is an unauthorized use of your debit card.

The more you swipe and sign, the more entries you receive for a chance to win.

But hurry—the giveaway ends December 31, 2008.

**Use your WaMu MasterCard® debit card for all your purchases this holiday season!**  
Don't have a WaMu Debit MasterCard® or WaMu Business Debit MasterCard®?  
Visit your local financial center or call 800.685.1644 today.

\*\$0 Liability Fraud Coverage applies only if: you exercise reasonable care against the loss or theft of your card; your account is open, in good standing, and not overdrawn; and you have not reported two or more incidents of unauthorized use in the preceding 12 months. You must notify us of the unauthorized transaction within 60 days of the date of the statement reflecting the transaction was mailed or made available to you. The coverage does not apply to PIN-based transactions at a Washington Mutual Financial Center and to certain non-personal cards and accounts. See Our Account Disclosures and Regulations booklet for further details.

MasterCard is a registered trademark of MasterCard International Incorporated.  
Washington Mutual, a division of JPMorgan Chase Bank, N.A. Member FDIC.

See reverse side for WaMu Holiday Giveaway details.

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## Details:

### **WaMu Holiday Giveaway Official Rules ("Rules"). No Purchase or Bank Transaction Necessary to Enter or Win. PIN-Based & International Transactions Ineligible. Purchasing or Bank Transaction Will Not Increase Your Odds of Winning. You Have Not Yet Won.**

All entries, including WaMu branded consumer MasterCard® cards or Business Debit MasterCard cards issued prior to 9/26/08 by Washington Mutual Bank or Washington Mutual Bank fsb (collectively "Washington Mutual" or "WaMu"), now a division of JPMorgan Chase Bank, N.A., & WaMu branded Debit MasterCard cards issued by JPMorgan Chase Bank, N.A. ("Chase") after 9/25/08 (collectively "Card"), or mail entries have an equal chance of winning in the WaMu Holiday Giveaway ("Sweepstakes"). **Eligibility:** Open to legal residents of the 50 United States or the District of Columbia who are the age of majority in the state they live in as of 11/1/08, except employees & their immediate families (spouses, parents, children, & siblings & their respective spouses) & those living in the same household of each of MasterCard International Incorporated ("Sponsor"); Washington Mutual or Chase; Project Support Team, Inc. ("P/S/T"); & each of their respective parent companies, affiliates, distributors, subsidiaries, & advertising/promotion agencies (collectively, "Released Parties"). This Sweepstakes is subject to all applicable federal, state, & local laws & regulations. Void where prohibited. **How to Enter:** Begins at 12:00:01AM Central Time ("CT") on 11/1/08 & ends at 11:59:59PM CT on 12/31/08 ("Promo Period").

1) **Debit Purchase:** Automatically receive one (1) entry per Card signature-based transaction made during Promo Period. Account adjustment transactions/returns, PIN-based & international transactions, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, cash advances, annual fees, balance transfers &/or other fees assessed on account aren't eligible. Entries via unauthorized Card use or via lost, stolen, or fraudulent Cards are void. Only purchases from Cards in good standing (at entry & winner selection), branded WaMu or Washington Mutual issued by Washington Mutual Bank and/or Washington Mutual Bank fsb, to identifiable end users & that are processed/submitted via Sponsor's US transaction processing system during Promo Period eligible.

2) **Mail:** To enter without purchase & receive one (1) entry, hand print name, complete mailing address, phone, age & "WaMu Holiday Giveaway" on a plain 3"x 5" piece of paper & mail it in a sealed, stamped & hand printed #10 envelope to: WaMu Holiday Giveaway, P.O. Box 17032, Bridgeport, CT 06673-7032. **Enter as often as you wish by mail, but each entry must be mailed separately to be received ("rec'd") by 1/8/09.** No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. Entry via purchase &/or 3"x 5" is consent to participate & for Sponsor to obtain, use, & transfer your name, address & other information for administration. Released Parties not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission/communication; theft, destruction or unauthorized access to, or alteration of, entries; 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or phone systems; interrupted/unavailable network, server or other connections; Internet traffic congestion or any technical problem, including injury/damage to any computer; errors/omissions in Rules, Sweepstakes ads/materials; human-processing error; failures of electronic equipment, computer hardware/software; or inaccurate entry information, whether caused by equipment, programming, human error, or otherwise. Sponsor can void any entrant's entries who Sponsor believes has attempted to tamper with or impair administration, security, fairness, or proper play. **Winner Selection & Daily Periods:** Grand Prize winner will be selected in a random drawing on/about 1/12/09 from among all eligible entries rec'd during entire Promo Period. Daily Prize winners will be selected in a total of sixty-one (61) individual random Daily Prize drawings (one (1) drawing for each day of Promo Period) from among all eligible entries rec'd during said Daily Period per dates outlined below. Drawings conducted by P/S/T, a sweepstakes management company whose decisions are final/binding in all Sweepstakes matters. The first Daily Prize drawing will be held on/about 11/10/08 & the last Daily Prize drawing will be held on/about 11/12/09. Entries rec'd during each Daily Period will not carry forward to subsequent Daily Prize drawings. Each Daily Prize drawing will be held from among all eligible transactions made on said day of Promo Period & all mail-in entries rec'd on the seventh day following that day of the Promo Period. For example, eligible transactions made on 11/10/08 & eligible mail-in entries rec'd on 11/17/08 will be included in the 11/10/08 Daily Prize drawing. As mail is not rec'd by P/S/T on Saturdays & Sundays, mail rec'd on Mondays will be entered into the applicable Saturday, Sunday & Monday drawings to determine the respective Daily Prize winners. For example, eligible mail-in entries rec'd on Monday, 11/17/08 will be included in the 11/8/08, 11/9/08, & 11/10/08 Daily Prize drawings. (3) federal holidays with no mail delivery occur during the Promo Period: For Veterans Day, 11/11/08, mail rec'd on 11/12/08 will be included in the 11/4/08 & 11/5/08 Daily Prize drawings; for Thanksgiving, 11/27/08, mail rec'd on 11/28/08 will be included in the 11/20/08 & 11/21/08 Daily Prize drawings; & for Christmas Day, 12/25/08, mail rec'd on 12/26/08 will be included in the 12/18/08 & 12/19/08 Daily Prize drawings. Winners notified by P/S/T by phone &/or mail. If a winner is from purchase, prize to be awarded to primary account holder (per WaMu's records) named on account accessed for entry &, if a Business Card account is selected, prize to be awarded to person named on Card used for entry (per WaMu's records). If the Sponsor is informed that the prize is in conflict with the prospective winner's corporate policy, such that the prospective winner cannot accept the prize, the prize will be forfeited & an alternate winner may be selected. **Prizes:** (1) **Grand Prize:** \$50,000 awarded in the form of a check (Approximate Retail Value "ARV"=\$50,000). Odds of winning the Grand Prize will depend on total number of eligible entries rec'd during the Promo Period. (1) **Daily Prize Per Day** for a total of (61) Daily Prizes: each Daily Prize is a \$1,000 WaMu Gift Card (ARV=\$1,000). Odds of winning a Daily Prize will depend on the number of eligible entries rec'd for applicable drawing. WaMu Gift Card restrictions may apply. Total ARV of all prizes=\$111,000. **Miscellaneous:** No transfer, assignment, or substitution of prizes except by Sponsor due to prize unavailability, & then for a prize of equal or greater value. Federal, state, & local taxes & all other expenses not specified herein are each winner's sole responsibility. **Winners will be required to execute & return an Affidavit of Eligibility, Liability Release & (where legal) Publicity Release within three (3) days of issuance of notification.** If any prize notification letter is returned as undeliverable or if a winner is found to be ineligible or not in compliance with Rules, applicable winner will be disqualified & an alternate winner may be selected. By participating, entrants agree to be bound by these Rules & agree that: 1) Released Parties & their designees & assigns have the right & permission to use (unless prohibited by law) entrant's name, voice, city/state of residence, biographical details, photograph, &/or likeness for advertising &/or trade &/or any other purpose in any media or format, online &/or offline, now or hereafter known without further compensation, permission, or notification; 2) Released Parties & their designees & assigns & all of their respective officers, directors, employees, shareholders, representatives & agents shall have no liability & will be held harmless for any liability, loss, injury or death to entrant or any other person, including, without limitation, damage to personal or real property, due in whole or in part, directly/indirectly, by reason of the acceptance, possession, use or misuse of a prize or Sweepstakes participation. **Winners List:** For the winners' names, send a self-addressed, stamped envelope to be rec'd by 2/2/09 to: WaMu Holiday Giveaway Winners, P.O. Box 13106, Bridgeport, CT 06673-3106.

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**Sponsor:** MasterCard International Incorporated, 2000 Purchase Street, Purchase, NY 10577

**Promoter:** Project Support Team, Inc., 6 Berkshire Blvd, Bethel, CT 06801/www.ProjectSupportTeam.com

*You may elect to have your name & address removed from lists of names & addresses used by MasterCard International Incorporated to direct mail skill contests or sweepstakes. To so prohibit mailing of all skill contests or sweepstakes by MasterCard International Incorporated to you, you must send a removal request containing your name & address (please also include the first 6 digits of your MasterCard card number, if any) to the following address: ATTN: Sweepstakes Exclusion Notification System, Global Promotions Manager, MasterCard International Incorporated, 2000 Purchase Street, Purchase, NY 10577-2509.*

*Additionally, if you do not wish to receive future sweepstakes mailings from Washington Mutual, a division of JPMorgan Chase Bank, N.A., please send the same information to Washington Mutual, c/o Washington Mutual Card Services, P.O. Box 660509, Dallas, TX 75266-0509.*

**CONSUMER DISCLOSURE: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASING WILL NOT INCREASE YOUR CHANCES OF WINNING. YOU HAVE NOT YET WON. PIN-BASED & INTERNATIONAL TRANSACTIONS NOT ELIGIBLE. VOID WHERE PROHIBITED. A TOTAL OF SIXTY-ONE (61) DAILY PRIZES VALUED AT \$1,000 EACH & ONE (1) GRAND PRIZE VALUED AT \$50,000. ODDS OF WINNING DEPEND ON NUMBER OF ELIGIBLE ENTRIES RECEIVED FOR APPLICABLE DRAWING. STARTS 11/1/08. ENDS 12/31/08. SEE OFFICIAL RULES FOR PRIZE RESTRICTIONS. SPONSORED BY MASTERCARD INTERNATIONAL INCORPORATED, 2000 PURCHASE STREET, PURCHASE, NY 10577-2509.**